

MG UNDERWRITING

PRODUCT CATALOGUE

2025 / 2026



A PERSONAL APPROACH TO UNDERWRITING

NAVIGATE OUR SOLUTIONS

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WHY PARTNER WITH US

Placing complex risks doesn't have to be difficult. At MG Underwriting, we combine experience, flexibility, and a practical approach to help brokers get the right cover for their clients, quickly and confidently.

Whether it's a high-value portfolio or a tricky risk, our specialist underwriters are ready to guide you through the process and make it as straightforward as possible. We work with you, not around you, helping you secure the terms your clients need, and giving you the confidence to place more business.

With MG Underwriting, you're not just accessing expertise, you're gaining a partner who makes trading easier, faster, and more rewarding. Brokers who work with us know they can rely on us every step of the way.



ACCESS TO A RATED UK INSURERS



FAST TURNAROUND & DIRECT UNDERWRITER ACCESS



SPECIALIST EXPERTISE & BROKER FIRST APPROACH



EXCLUSIVE BROKER SCHEMES

THE MG UNDERWRITING ADVANTAGE

PRODUCT OVERVIEW

MG Underwriting offers a broad and flexible product range designed to support brokers across a wide variety of risks. This overview gives you a quick and clear view of our appetite, making it easier to spot opportunities and place business with confidence.



Property Owners



Combined Liability



Landowners Liability



Commercial Legal Expenses



Terrorism (UK)



Commercial Combined



Contractors Liability



Exclusive Schemes *

*We build Exclusive Schemes for specialist brokers. Refer to page 14 for more information.

PROPERTY OWNERS

MG Underwriting offers flexible, specialist property cover across a wide range of property types and occupancies from single residential homes to mixed-use developments and large portfolios. With authority to cover up to £7.5m total sum insured prior to insurer referral, we provide brokers with fast decisions, competitive terms, and dependable cover on every risk.

PROPERTY TYPES WE COVER

- ✓ Holiday lets
- ✓ Properties undergoing renovation
- ✓ Listed buildings (Excluding Grade I/A)
- ✓ Unoccupied properties with flexible cover options
- ✓ Residential, commercial, and mixed-use properties
- ✓ Properties let by housing association or local authority
- ✓ Blocks of flats, HMOs, converted buildings, property portfolios
- ✓ Properties occupied by professionals, students, unemployed tenants
- ✓ Optional cover - *Terrorism Insurance, Legal Expenses, Rent Guarantee*

COVERAGE LIMITATIONS

- ✗ **PROPERTIES WITH ONGOING STRUCTURAL DAMAGE:**
High-risk buildings that require repair before coverage
- ✗ **PROPERTIES OCCUPIED BY ASYLUM SEEKERS:**
Not acceptable under our current underwriting guidelines
- ✗ **DERELICT BUILDINGS OR SITES PENDING DEMOLITION:**
Properties that are abandoned, unsafe, or awaiting redevelopment



OUR OPTIONS

To help support confident placement decisions, this page provides a clear, at-a-glance comparison of MG Underwriting’s Property Owners options.

The tables below highlight key differences in property damage and loss of rent received across selected insurer solutions, helping brokers quickly understand cover levels and choose the right option for their client.

LOSS OF RENT RECEIVED

EXTENSION	BRIT	BRIT PLUS	AXIS
Alternative Residential Accommodation	25% of Building SI	25% of Building SI	25% of Building SI or £250,000, whichever less
Auditor’s Fees	£10,000	£20,000	Included with No sub-limit
Denial of Access (3 months)	£50,000	£75,000	£25,000
Legionella (3 months)	£500,000	£500,000	Not Included
Loss of Attraction (3 months)	£1,000,000	£1,000,000	Not Included
Public Utilities	£50,000	£75,000	£25,000
Interruption due to Vermin, Pests, Death	Nil	Nil	£50,000

PROPERTY DAMAGE

EXTENSION	BRIT	BRIT PLUS	AXIS
Alterations & Improvements	£1,000,000 or 10% of Buildings SI whichever less	£1,000,000 or 10% of Buildings SI whichever less	£250,000 or 10% of Buildings SI, whichever less
Architects’, Surveyors’ Fees	£50,000	£75,000	Included with no Sub-limit
Automatic Reinstatement of SI	£50,000	£50,000	Included with no Sub-limit
Clearing of Drains	£5,000	£10,000	£5,000
Decontamination and/or Decommissioning	£50,000	£50,000	£10,000
Glass and Sanitary Fittings	£10,000	£20,000	Included with no Sub-limit
Illegal Cultivation of Drugs	£25,000	£30,000	Not Included
Inadvertent Omission to Insure	£2,000,000	£2,000,000	£250,000 10% or whichever less
Interim Protection & Repairs	£25,000	£30,000	Loss Minimisation Extension up to £5,000 aggregate
Landscaped Grounds (Damage by Emergency Services)	£10,000	£20,000	£5,000
Loss of Metered Utilities	£10,000	£20,000	£5,000
Replacement of Locks	£1,500	£2,500	£5,000
Temporary Removal	25% Contents SI	25% Contents SI	10% of Contents SI
Trace and Access	£10,000	£20,000	£5,000
Tree Removal	£2,500	£5,000	£5,000
Unauthorised Use of Utilities	£5,000	£10,000	Not Included
Dumping and Fly Tipping	Not Included	Not Included	£5,000 aggregate
Removal of Debris	Included with no Sub-limit	Included with no Sub-limit	£5,000 aggregate

WINS FOR OUR BROKERS

PROVEN RESULTS FOR COMPLEX PROPERTY PORTFOLIOS

At MG Underwriting, we pride ourselves on placing challenging property portfolios with confidence. These recent wins showcase the breadth of risks we can support and the practical, broker-focused approach our underwriters take to secure the right cover for clients.

10-PROPERTY MIXED-USE PORTFOLIO

PREMIUM: £2,896 INC TAX



Successfully placed a 10-property portfolio, including a prior fire incident, with strategic amendments and detailed broker collaboration.

8-PROPERTY RESIDENTIAL PORTFOLIO

PREMIUM: £3,276 INC TAX



Complex portfolio featuring licensed premises and retail. Placed using a blended rating approach, demonstrating MG's ability to handle diverse and high-value property risks.

3-PROPERTY MIXED RESIDENTIAL & COMMERCIAL PORTFOLIO

PREMIUM: £5,890 INC TAX



Last-minute mixed residential and commercial portfolio across multiple tenures secured following prompt underwriting review, enabling the broker to confidently place the risk on time.

CONTACT OUR PROPERTY OWNERS SPECIALISTS

For direct assistance or to discuss a submission, contact our dedicated Property Owners team:

Luke Hanson

☎ 0161 304 2522

✉ lhanson@mgunderwriting.com

Stephen Carter

☎ 0161 523 3960

✉ scarter@mgunderwriting.com

LANDOWNERS' LIABILITY

MG Underwriting's Landowners Liability protects everything from simple plots to complex land risks. Available on a quote-and-bind basis, it delivers a fast, flexible solution for different land types, with the option to include employers liability up to a £10m limit of indemnity. Our expert underwriters make placing risks straightforward and confident, whatever the size or nature of the plot.

COVERAGE THAT FITS EVERY PLOT

RESIDENTIAL & COMMUNITY LAND

- ✓ Allotments
- ✓ Self-build plots
- ✓ Residential communal land

DEVELOPMENT & ACCESS LAND

- ✓ Private roads
- ✓ Development sites

AGRICULTURAL & NATURAL LAND

- ✓ Moorland
- ✓ Woodland
- ✓ Grazing land
- ✓ Pasture land
- ✓ Rough country

COVERAGE LIMITATIONS

- ✗ Former landfill or waste tip
- ✗ Active quarrying / mining operations
- ✗ Former heavy industrial / energy sites
- ✗ Land used for motorised, extreme or water sports

CONTACT OUR LAND OWNERS SPECIALISTS

For more information contact our specialist underwriters:

Luke Hanson

☎ 0161 304 2522

✉ lhanson@mgunderwriting.com

Stephen Carter

☎ 0161 523 3960

✉ scarter@mgunderwriting.com

MORE THAN ONE LOCATION ON A POLICY

TERRORISM INSURANCE (UK)

PROTECT YOUR CLIENTS WITH CONFIDENCE

MG Underwriting brings clarity to a complex risk. With direct access to specialist underwriters, fast decisions, and A-rated backing from Lancashire Insurance Company (UK) Ltd, we make terrorism cover straightforward. Whether your clients need up to £100m total sum insured or bespoke solutions, we provide the expertise and agility to keep your business moving.

KEY BENEFITS

- ✔ **PROTECTION AGAINST PHYSICAL DAMAGE**
Covers damage to buildings, contents, and assets
- ✔ **BUSINESS INTERRUPTION COVER**
Protect income if your client’s operations are disrupted
- ✔ **DENIAL OF ACCESS COVER**
Cover of loss of income when premises cannot be reached
- ✔ **BROAD RISK APPETITE**
Flexible coverage for a wide range of property types and locations

WHY BROKERS CHOOSE *MG UNDERWRITING*

MG Underwriting gives brokers quote-and-bind terrorism cover with speed and certainty. Our specialist team provides practical guidance to structure policies that meet your clients’ unique needs, helping you stand out.

With responsive service and a reputation for reliability, we make managing complex risks straightforward.

CONTACT OUR TERRORISM PRODUCT SPECIALISTS

For more information contact the team:

Luke Hanson

☎ 0161 304 2522

✉ lhanson@mgunderwriting.com

Stephen Carter

☎ 0161 523 3960

✉ scarter@mgunderwriting.com

CONTRACTORS LIABILITY

Placing tradesperson risks is fast and flexible with MG Underwriting. Our quote-and-bind system lets brokers generate up to 5 quotes at once and cover up to 6 trades per policy, so you can move quickly, serve clients efficiently, and win more business.

KEY BENEFITS

- ✓ **HAZARDOUS LOCATIONS**
Considered on referral
- ✓ **OPTIONAL LEGAL EXPENSES**
Available on all quotations
- ✓ **OVER 300 ACCEPTABLE TRADES**
From builders, to photographers
- ✓ **UNRESTRICTED HEIGHT & DEPTH**
Considered upon referral
- ✓ **INCIDENTAL DEPTH WORK UP TO 2 METRES**
Cover of loss of income when premises cannot be reached
- ✓ **INCLUDE UP TO 6 TRADES WITHOUT REFERRAL**
Giving your client broader coverage in one simple step

WINS FOR OUR BROKERS

- ✓ Industrial cleaning contractors
- ✓ Builder specialising in loft conversions
- ✓ Mix trade of carpenter & solar panel installations
- ✓ Home clearance and rubbish removal contractors

CONTACT OUR CONTRACTORS LIABILITY SPECIALISTS

For direct assistance contact our specialist Contractors Liability underwriters:

Darren McNaught

☎ 0161 325 3954

✉ dmcnaught@mgunderwriting.com

Katie Mitchell

☎ 0161 523 3950

✉ kmitchell@mgunderwriting.com



COMBINED LIABILITY



MG Underwriting’s Combined Liabilities product brings public, product and employers’ liability covers together under one simple policy. Designed to support brokers placing a wide range of commercial risks, it offers flexible protection for businesses that need clarity, consistency, and confidence in their liability cover. By combining key liability sections into a single solution, brokers can reduce administration, align cover more effectively, and deliver tailored protection that matches how a client actually operates.

KEY BENEFITS

- ✓ **OPTIONAL COMMERCIAL LEGAL EXPENSES**
- ✓ **OVER 400 TRADES FROM ENGINEERS TO RESTAURANTS**
- ✓ **MULTIPLE INSURER OPTIONS**
- ✓ **SUPPORT FROM EXPERIENCED, ACCESSIBLE UNDERWRITERS**
- ✓ **PRACTICAL APPROACH TO NON-STANDARD OR COMPLEX RISKS**

WINS FOR OUR BROKERS

- ✓ Material testing engineers
- ✓ African food wholesaler
- ✓ Household textile manufacturer
- ✓ Metal fabricator, including installation

CONTACT OUR COMBINED LIABILITIES SPECIALISTS

Speak to our Combined Liabilities specialists for expert support:

Darren McNaught

☎ 0161 523 3954

✉ dmcnaught@mgunderwriting.com

Katie Mitchell

☎ 0161 523 3950

✉ kmitchell@mgunderwriting.com



COMMERCIAL COMBINED

COMPREHENSIVE COMMERCIAL SOLUTIONS FOR YOUR CLIENTS BUSINESS RISKS

Commercial Combined is designed for brokers who want a single, streamlined solution for their clients' business risks. With the flexibility to tailor cover, include optional extensions such as Legal Expenses and Terrorism, and align all sections under one policy, MG Underwriting helps you deliver clear, coherent protection with ease.

KEY BENEFITS

- ✓ **COVER UP TO £7.5 MILLION**
Combined total insured value
- ✓ **OPTIONAL COVER**
Such as Legal Expenses & Terrorism
- ✓ **CUSTOMISABLE POLICIES**
To match specific client requirements
- ✓ **FROM TRUSTED A RATED CAPACITY**
Multi insurer options
- ✓ **TAILORED SOLUTIONS**
To suit individual business risks

WINS FOR OUR BROKERS

- ✓ Public house including letting rooms
- ✓ Gymsnasiums & sports clubs
- ✓ Grocery wholesaler
- ✓ Online fishmonger

CONTACT OUR COMMERCIAL COMBINED SPECIALISTS

For direct assistance or to discuss a submission, contact our specialist team:

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☎ 0161 523 3954

✉ dmcnaught@mgunderwriting.com

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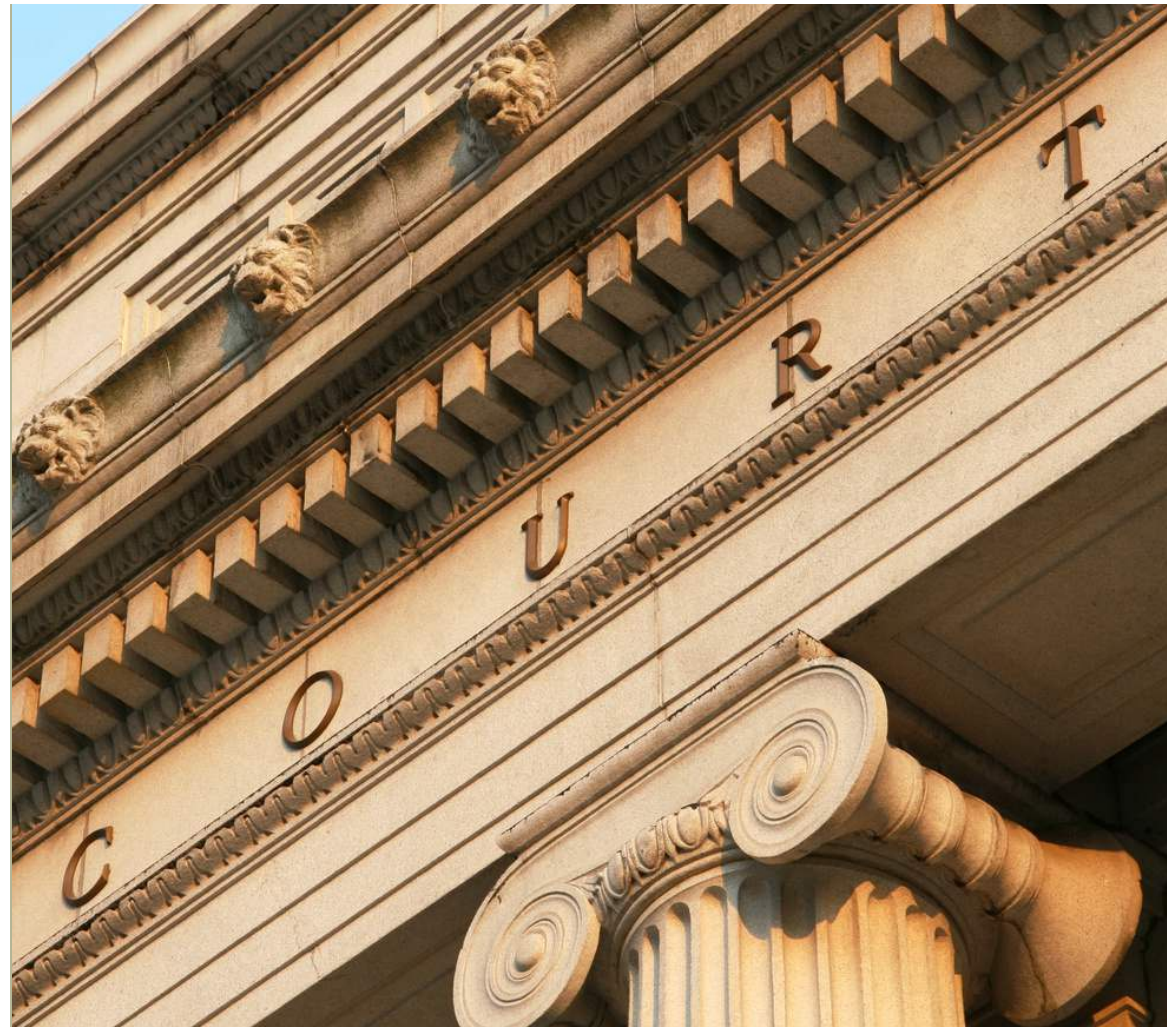
✉ kmitchell@mgunderwriting.com



COMMERCIAL LEGAL EXPENSES

PROTECTING BUSINESSES WHEN IT MATTERS

Give your clients peace of mind with MG Underwriting’s Commercial Legal Expenses product. Both Commercial Legal Protection and Employee Legal Protection are included, giving brokers the ability to deliver comprehensive legal support for a wide range of business risks, all with speed, clarity, and confidence.



KEY BENEFITS

- ✓ OPTION TO COVER FROM £100,000 TO £250,000 PER OCCURRENCE
- ✓ UP TO £1,000,000.00 ON AGGREGATE
- ✓ COVER FOR A WIDE RANGE OF TRADES*

*Excluding aerospace handling, removal or disposal of asbestos, care homes, education, gaming or gambling, nightclubs, scrap metal or textile industry.

WINS FOR OUR BROKERS

- ✓ Toy distributor
- ✓ IT consultants
- ✓ Holiday parks

CONTACT OUR LEGAL EXPENSES SPECIALISTS

For support or to discuss a submission, contact our specialist underwriters:

Darren McNaught
 ☎ 0161 523 3954
 ✉ dmcnaught@mgunderwriting.com

Katie Mitchell
 ☎ 0161 523 3950
 ✉ kmitchell@mgunderwriting.com

EXCLUSIVE SCHEMES

WHY PARTNER WITH *MG UNDERWRITING*?

EXCLUSIVE, BROKER-LED SCHEMES

- ✓ Built around your niche, your clients, and your distribution strategy

STRONG, STABLE CAPACITY

- ✓ Backed by rated insurers with clear underwriting governance

TAILORED COVER & RATING STRUCTURES

- ✓ Designed to reflect real-world risks, not generic market templates

NO MINIMUM COMMITMENTS

- ✓ Trade with confidence - no volume targets or binding obligations

PURPOSE BUILT INSURANCE SCHEMES FOR SPECIALIST BROKERS

At MG Underwriting, we build exclusive insurance schemes for specialist brokers who want more than off-the-shelf solutions. Our Schemes Team combines underwriting authority, rated insurer capacity, and technical expertise to design products tailored to clearly defined niches, portfolios, and customer bases. From initial concept through to rating structure, wording development, and governance oversight, we work collaboratively to turn specialist insight into commercially robust, long-term schemes.

Whether you are looking to protect an established book, differentiate within your market, or bring a new proposition to life, MG Underwriting provides the underwriting framework, capacity access, and strategic support to make it happen.

WINS FOR OUR BROKERS

- ✓ Pool Owners Liability for Swim Club Specialist
- ✓ Horsebox Operators Liability for Equestrian Specialists

CONTACT OUR EXCLUSIVE SCHEMES SPECIALIST

Speak directly to our Head of Underwriting:

Thomas Cartwright

☎ 07859905954

✉ tcartwright@mgunderwriting.com

PROPERTY & LANDOWNERS TEAM



LUKE HANSON

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STEPHEN CARTER

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✉ scarter@mgunderwriting.com

COMMERCIAL LINES TEAM



DARREN MCNAUGHT

☎ 0161 523 3954
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KATIE MITCHELL DIP CII

☎ 0161 523 3950
✉ kmitchell@mgunderwriting.com

MEET OUR TEAM

Meet the new business teams behind MG Underwriting. Our Property & Landowners and Commercial Lines teams support new business across a wide range of risks, offering brokers direct access to experienced underwriters and clear, responsive support from submission to bind.

“ MG Underwriting have a great team that are always available to support systems, clarify client risk information and negotiate to win and retain business ”

LIZ YATES - LIFESTYLE INSURANCE BROKERS LIMITED

PARTNER WITH MG UNDERWRITING

Opening an agency with MG Underwriting gives brokers direct access to specialist underwriters, flexible products, and clear appetite guidance. We work in partnership with you, offering practical support and fast decisions to help you place business with confidence, from quote-and-bind to more complex risks.

WHY OPEN AN AGENCY WITH US?

- ✔ Direct access to experienced underwriters
- ✔ Quote & bind capability for fast, efficient placements
- ✔ Support for complex and non-standard risks
- ✔ Clear appetite across a broad product range
- ✔ Responsive, relationship-led underwriting
- ✔ A long-term partner, not just a market

READY TO WORK WITH *MG*?

Contact our Agency Team today to request a **Broker Agency Form**.

☎ 0161 304 9933

✉ info@mgunderwriting.com

“ We have partnered with MG Underwriting for over 10 years now and find their bespoke solutions ideal for our not so straight forward enquires. ”

SHAN BUDESHA - TOP MARQUES INSURANCE



HEAR FROM OUR BROKERS

REAL EXPERIENCES FROM OUR TRADING PARTNERS

MG Underwriting works hand-in-hand with brokers to tackle both routine and unusual risks. Discover how our team helps brokers place business confidently and efficiently.

Very helpful and responsive.

SERGE SANDHU
DIRECT NOTTINGHAM INSURANCE

Friendly, approachable company who go above and beyond.

EMMA BANCOCK
CRS CONSULTANTS LTD

I cannot recommend MG Underwriting highly enough. In an industry where automation often replaces personal touch, their team stands out by providing consistently responsive, expert, and reliable service.

Whether it's a complex query or a standard placement, their underwriters approach every case with a 'can-do' attitude and an impressive depth of knowledge. They don't just process paperwork; they provide solutions. Their turnaround times are exceptional, and the level of communication we receive gives us total confidence that our clients are in the best possible hands. If you are looking for an underwriting partner that prioritizes efficiency and professional integrity, MG Underwriting is the gold standard.

TOM CHAPMAN
THE HOME INSURER

Luke and Stephen are truly outstanding underwriters at MG. Their professionalism, responsiveness, and deep understanding of the market make working with them an absolute pleasure. They consistently go above and beyond to find solutions, communicate clearly, and support every deal with care and expertise. Reliable, knowledgeable, and genuinely great to work with Luke and Stephen set the bar high and are a real credit to MG.

SARI HUCKRIDGE
COMPARE MY INSURANCE



LET'S WORK TOGETHER

EXPERIENCE THAT UNDERSTANDS RISK. SUPPORT THAT UNDERSTANDS BROKERS.

Connect with our team today and see how our expertise can support your next placement.



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