

SCAFFOLDING ANCILLARY SERVICE OF THE YEAR AWARD

NAME OF COMPANY:	McCarron Coates Limited
COMPANY WEBSITE:	www.mccarroncoates.com
1.	What services/products does your company provide? <i>(Please use bullet points if more than one).</i>
	<ul style="list-style-type: none"> • Full suite of commercial insurance policies, including liability covers, motor protection and Directors & Officers insurance, plus specially arranged insurance covers for members of the NASC • Comprehensive risk management consultancy • In-house insurance claims handling • Unique Road Traffic Collision crisis protection for drivers involved in a blue-light collision, which requires in-person legal advice at the roadside and representation at a police station
2.	What benefit do these services/products provide to scaffolding contractors?
	<p>We leverage the best possible insurance solution for scaffolding contractors, offering exclusive covers and policy wordings especially designed for NASC members, thanks to our extensive network of insurer contacts.</p> <p>Our expertise within scaffolding facilitates an in-depth analysis of all risks – crucial, as we typically find 70% of scaffolding companies have holes in their current insurance protection that could lead to significant financial losses or even legal prosecution, putting company and personal finances at risk.</p> <p>By reducing exposures, by providing the right cover for the right scaffolding scenarios, we can also save scaffolders tangible sums on premiums. Furthermore, using data generated by our in-house claims team, we can examine claims’ trends and suggest specific strategies to keep claims/premiums in check.</p> <p>Clients also gain a unique protection for motor-focused risks, through our new RTC Crisis Line service, launched in response to the new driving offence of ‘causing serious injury by careless or inconsiderate driving’. Loss of concentration on the road can result in a jail sentence of up to two years, with ‘serious’ defined as anything from a broken bone upwards.</p> <p>This new offence requires police to attend ‘serious’ incidents, so having the right legal representation, is vital, especially as drivers can be in shock and inadvertently incriminate themselves at the roadside, where their statements can be recorded and used against them, unlike any other type of offence where interviews are conducted at a police station.</p>
3.	Why do you feel the services/products that your company provides should receive special recognition from NASC members?
	<p>Since joining NASC, we have been alarmed by how many exposures exist within members’ policies, many of which have not been arranged by an insurance broker with experience in the scaffolding market. We have systematically been rectifying these but also making scaffolders aware of the real need for Directors & Officers’ insurance, which protects the business entity or directors’ own personal assets, should a statutory body such as HSE investigate following a RIDDOR notification or claim. Even if not at-fault, the legal costs associated with such investigation can be eye-watering, so this cover plays a vital role in protecting NASC members’ assets.</p> <p>In addition, through RTC Crisis Line, we provide scaffolding companies with top-notch legal representation, both at the roadside and whichever police station is used for police interviews, for all driving offences involving the police. This is a vital layer of protection for scaffolders individually but also for their employers, who could also face prosecution.</p> <p>The cover addresses careless or inconsiderate driving, the definition of which is open to wide interpretation, but also offences such as corporate manslaughter and gross negligence</p>



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manslaughter. This protection is included in all McCarron Coates' clients policies and unavailable elsewhere.

In the past 4 years, we have won a number of national awards, being recognised in prestigious insurance industry award schemes such as the National Insurance Awards, the UK Broker Awards and the Insurance Times Awards. This is testament to the way in which our innovative and astute approach stands out within our sector.