Specialist Insurance for Metal Fabricators



Spencer Hayes GROUP

Protecting Your Business
From Workshop to Installation

From precision engineering and welding to structural steelwork and bespoke metal fabrication, every business faces its own risks.

Whether you're manufacturing components, working with specialist machinery or installing finished products on-site, having the right insurance is essential to protecting your business, employees and customers.

At Spencer Hayes Group, we understand that no two metal fabrication businesses operate in exactly the same way. We take the time to understand your operations, identify potential exposures and arrange insurance solutions tailored to your requirements.

Who Can We Help?

- Metal Fabricators & Manufacturers
- Welding & Sheet Metal Specialists
- Structural Steel Fabricators
- Precision Engineers
- CNC Machining Businesses
- Metalwork Installation Contractors
- Aluminium & Stainless Steel Fabricators
- General Engineering Workshops

Why Choose Spencer Hayes Group?

Independent Advice
As an independent insurance broker, we can approach suitable insurers to find cover that meets your business requirements.

Tailored Insurance Solutions
From small independent workshops to established manufacturing businesses, we work to arrange protection suited to your activities, equipment and operations.

A Personal Approach
You'll deal with experienced insurance professionals who take the time to understand your business, rather than offering a one-size-fits-all solution.

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What can your insurance cover?

Comprehensive Protection for Your Business

Metal fabrication involves a wide range of risks, from workplace injuries and machinery damage to product liability and unexpected business interruption. Depending on your operations, your insurance programme could include:

Employers' Liability Insurance

Protects against covered compensation claims arising from employees suffering injury or illness as a result of their work. A legal requirement for most UK businesses employing staff.

Public & Products Liability

Covers eligible claims for third-party injury or property damage arising from your business activities or products you manufacture and supply.

Buildings, Contents & Stock

Protects your premises, tools, equipment, materials and finished goods against insured events such as fire, theft and certain accidental damage.

Machinery & Engineering Breakdown

Helps protect against insured breakdowns of essential manufacturing equipment, including CNC machines, presses and other specialist machinery.

Business Interruption

Helps protect your business's income and certain additional costs if an insured event disrupts your operations.

Goods in Transit & Commercial Fleet

Protection for materials and finished products being transported, alongside insurance for business vehicles used for deliveries, collections and site visits.

Additional Specialist Cover

Depending on your activities, we can also explore contract works, installation risks, professional indemnity, directors' and officers' liability, cyber insurance and commercial legal expenses.

All cover is subject to the policy terms, conditions, exclusions and limits.



Cyber Insurance

Modern metal fabrication relies heavily on digital technology, from CAD designs and confidential customer drawings to CNC machinery and integrated production systems. A cyberattack, ransomware incident or system breach could prevent access to critical files and bring production to a standstill. We can arrange cyber insurance to help protect against covered data breaches, system disruption, digital file recovery costs and business interruption, with access to specialist support to help restore operations following an insured incident.

Your Business Deserves the Right Protection

A fire, damaged machinery, or a liability claim can seriously disrupt your business, but our team is here to get you back on track.

At Spencer Hayes Group, we believe insurance is more than just having a policy in place—it is about knowing exactly who to trust when things go wrong. That is why our dedicated team is always here to help you navigate the claims process, working tirelessly to protect your operations and ensuring our service continues long after your cover begins.

Dedicated Claims Support

- **Guidance from the outset**
  Helping you understand the claims process and the information required.
- **Liaising with insurers**
  Supporting communication with insurers and relevant claims representatives.
- **Keeping you informed**
  Helping you stay updated on the progress of your claim.
- **Supporting your business**
  Working with you to resolve queries and progress your claim towards a decision.

As your business evolves, your insurance needs change too.

The Spencer Hayes Group team will review your current coverage, bridge any protection gaps, and ensure your policy aligns with how you operate today. Whether you are reviewing an existing policy or insuring a growing fabrication business, let's make sure you are fully protected for whatever comes next.

Speak to our Commercial Insurance Team

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