

Tradesman & Contractors Policy Schedule



Policy Number: B6111846020390
iprism Reference: 0000B8KY

Name of Insured L & M CARPENTRY LTD

Correspondence Address 110 HEATHFIELD
CRAWLEY
RH10 3UG

Trade/Business Carpentry

IMPORTANT INFORMATION

Policy Number	B6111846020390
iprism Reference Number	0000B8KY
Reason For Issue	New Business
Date of Issue	22/02/2012 15:30
Effective Date	22/02/2012 15:28
Renewal Date	22/02/2013 00:01
Insurance Premium	£430.00
IPT (Insurance Premium Tax)	£25.80
Total First Premium	£455.80

Agent Name Dibben Consultants Limited

Agent Address Eden Park House
531 Eden Park House
Beckenham
Kent
BR3 3BF

Agency Number ADIB0001

Section 1 - PUBLIC LIABILITY

Item No	Description	Sum Insured/Limit of Indemnity
	Public Liability	£2,000,000
	Number of Persons Insured	3
	Temporary Employees Option	Insured
	Number of Days Temporary Employees employed	less than 50

Section 2 - EMPLOYERS LIABILITY

Item No	Description	Sum Insured/Limit of Indemnity
	Employers Liability	£10,000,000
	Injury to Working Partners and Proprietors Option	Not Insured
	Temporary Employees Option	Insured
	Number of Days Temporary Employees Employed	less than 50

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Section 3 - TOOLS AND BUSINESS EQUIPMENT - Not Insured

Section 4 - CONTRACT WORKS, OWN AND HIRED IN PLANT - Not Insured

Section 5 - PERSONAL ACCIDENT - Not Insured

Section 6 - COMMERCIAL LEGAL EXPENSES

Item No	Description	Sum Insured/Limit of Indemnity
1	Advice and Assistance Only	Insured
2	Full cover	Not Insured

OPTIONAL EXTENSIONS

Treatment Risks	Not Insured
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ENDORSEMENTS AND CONDITIONS PRECEDENT

The following Endorsements and Conditions Precedent to Liability are applicable to this Policy

IP01521MANSUPP - Manufacture or Supply exclusion

We shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with the manufacture sale or supply of any goods or materials other than for erection or fitment by You or on Your behalf

IP01505HEAT - Heat exclusion

We shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with the use of electric oxyacetylene or other welding or heat cutting equipment hot air guns blow lamps or blow torches tar bitumen or asphalt heaters or any other equipment or process involving the application or use of heat elsewhere than at Your own premises

IP01502FORM - Formwork or Shuttering exclusion

We shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with the erection or installation of formwork or shuttering when the contract is solely or mainly for such work

IP01723EXCACT - Excluded Activities

We shall not be liable in respect of Bodily Injury or loss or damage to property caused by or in connection with

1.a) the demolition or partial demolition of any structure

b) the surfacing or construction of roads

c) the laying of underground services

unless incidental to any building contract undertaken by the Insured for which indemnity is provided hereunder

2. any excavation exceeding in any part a depth of three metres

3. the felling or lopping of any tree exceeding five metres in height

4. pile driving quarrying the use storage or possession of explosives water diversion or work underwater fuel gas or mineral exploration or extraction

5. the use or possession of tower cranes or cradles

6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples

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ENDORSEMENTS AND CONDITIONS PRECEDENT (Continued)

IP01723EXCACT - Excluded Activities (Continued)

7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based product
8. work on computers or ancillary equipment and their cabling used for any business purpose

EXCESSES

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this schedule, the excesses applicable to each section are as follows.

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 – Public Liability	£250
Section 2 – Employers Liability	NIL
Section 3 – Tools and Business Equipment	
a) Theft or attempted theft from an unattended vehicle or Damage to Laptop Computers	£250
b) Any other loss	£100
Section 4 – Contract Works, Own and Hired in Plant	
a) Contract Works	£500 in respect of theft or attempted theft and malicious damage
b) Own Plant	£250 in respect of any other loss
c) Hired in Plant	
d) Continuing Hire Charges	
Section 5 – Personal Accident	14 days in respect of Temporary Total Disablement
Section 6 - Commercial Legal Expenses	NIL Other than Aspect Enquiries or Tax Intervention Enquiries for the first £200 Costs and Expenses

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Your Insurers

Sections 1 - 5 and Optional Extensions are provided by

Insurer: MMA Insurance plc
Registered Number: 613259
Registered Office: Norman Place, Reading, RG1 8DA
Website: www.mma-insurance.co.uk
FSA Register Number: 202277

Section 6 is provided by

Insurer: DAS Legal Expenses Insurance Company Limited
Registered Office: DAS House, Quay Side, Temple Back, Bristol, BS1 6NH
Registered Number: 103274
Website: www.das.co.uk
FSA Register Number: 202106

About Your Insurers

Your insurance adviser, iprism and the above insurers are all authorised and regulated by the Financial Services Authority. You can check their FSA registration by visiting the FSA website at www.fsa.gov.uk/register or by calling the FSA on 0845 606 1234

About iprism Underwriting Agency Limited

iprism is a trading name of iprism Underwriting Agency Limited and is authorised and regulated by the Financial Services Authority, (FSA Register No. 460209). iprism is registered in England and Wales (no. 5604278) and our registered address is 133 Houndsditch, London EC3A 7BX.

CALLS MAY BE RECORDED FOR QUALITY AND TRAINING PURPOSES

Cancellation Procedures

This policy may be cancelled:

By the insurer

- sending 21 days written notice to your last known address

By the insured

- giving written instruction to your insurance adviser

If the policy is cancelled you may be entitled to a return of premium provided that there have been no claims or incidents likely to give rise to a claim.

If you cancel the policy within the first 14 days, and there have been no claims or incidents likely to give rise to a claim, we will refund the premium in full.

A full explanation of your cancellation rights can be found in your policy booklet within the General Conditions section.

CALLS MAY BE RECORDED FOR QUALITY AND TRAINING PURPOSES

Making A Claim

If you wish to make a claim, you should contact us as soon as possible. You should not settle, reject, negotiate or agree to pay any claim without your insurer's written permission.

For claims under Sections 1 - 5 and Optional Extensions contact:

- Dedicated Telephone: 0845 465 0035

For claims under Sections 6 (Commercial Legal Expenses) contact:

- Business Legal Expenses: 0845 465 0030
- Emergency Assistance Helpline: 0845 465 0030
- DAS Counselling: 0845 465 0031

You may use these services 24 hours a day, 7 days a week during the period of insurance. Please quote Reference Number TS5/4871345

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Claims and Underwriting Exchange Register

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Limited (IDS Ltd.). The aim is to help us to check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search the register.

When you tell us about an incident (such as a fire, water damage or theft) which may or may not give rise to a claim, we will pass information relating to it to the register

Data Protection

For Data Protection Act purposes your personal data will be held and processed for insurance administration. For this purpose the information may also be passed to selected third parties including other insurers, credit reference agencies and reinsurers. By entering into this contract of insurance your insurance advisor who arranged this contract of insurance on your behalf has confirmed your authority to disclose your personal data and to consent on your behalf to the processing of that data by the insurance company stated above.

You have a right to access (subject to limited exceptions) and if necessary rectify the information that we hold.

You are advised to keep a record (including copies of letters) of all information supplied to us for the purpose of entering into the contract.

Law Applicable To Contract

This contract shall be subject to English law (or Scottish law when the address shown on the Schedule is in Scotland) and the Courts of England (or Scotland when this contract is subject to Scottish law) will have exclusive jurisdiction in all disputes connected with this policy

If there is any dispute as to which law and jurisdiction apply it will be English law and the Courts of England

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