

Policy Number: IP20ACOMC00017550900

INSURED

Insured	L & M Carpentry Limited
Correspondence Address	UNIT 9 BORERS YARD, BORERS ARMS ROAD, COPTHORNE, CRAWLEY, WEST SUSSEX, RH10 3LH
Trades applicable to this business	Carpenters And Joiners

IMPORTANT INFORMATION

Reason For Issue	Renewal
Date of Issue	30/10/2020 12:38:31
Effective Date	14/11/2020 00:01
Renewal Date	14/11/2021 00:01
Insurance Premium	£4,927.18
IPT (Insurance Premium Tax at the current rate)	£591.26
Policy Fee	£295.64
Annual Premium	£5,814.08

Agency

Broker Name	The Insurance Octopus
Broker Telephone Number	0161 968 2040
Broker Address	No. 1 Dovecote Old Hall Road Sale Cheshire
iprism Agency Number	ATBO0001

SUBSIDIARY COMPANIES

None Listed

SECTION 1 - PROPERTY DAMAGE - NOT INSURED

SECTION 2 - BUSINESS INTERRUPTION - NOT INSURED

SECTION 3 - MONEY & ASSAULT - NOT INSURED

SECTION 4 - GOODS IN TRANSIT - NOT INSURED

SECTION 5 - EMPLOYERS LIABILITY

Employers Liability (Any one claim or series of claims arising out of any £10,000,000 one event)

Extend to include Injury to Working Partners No

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SECTION 6 - PUBLIC & PRODUCTS LIABILITY

Public Liability (Any one claim or series of claims arising out of any one event) £5,000,000

Products Liability (Any one period) Not Insured

SECTION 7 - CONTRACT WORKS, OWN & HIRED IN PLANT - NOT INSURED

SECTION 8 - ALL RISKS SPECIFIED ITEMS

All Risks on Specified Property Not Insured

SECTION 9 - EQUIPMENT BREAKDOWN - NOT INSURED

SECTION 10 - COMMERCIAL LEGAL EXPENSES

Limit of Indemnity

		Limit of Indemnity
1	Advice and Assistance (Access to Helplines)	Insured
2	Commercial Legal Expenses	£100,000 any one incident and £1,000,000 in the aggregate any one period of insurance
3	Aspect Enquiries or Tax Intervention Enquiries	£2,000 any one incident
4	Extended to include Residential Property Owners Protection	No

SECTION 11 - TERRORISM

1	Terrorism	Not Insured
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GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT

IP021141235PLX2 - Increased Public Liability Excess - £1,000

We will not indemnify You under Sub-Section 6 (a) Public Liability in respect of the first £1,000 of each and every loss or Damage to third party property and bodily injury to third party

IP021141134HEI - Height Limit 15 metres

We will not indemnify You under Section 5 – Employers Liability or Section 6 – Public and Products Liability in respect of legal liability arising from work at a height where the drop exceeds 15 metres

IP021141077ONE - Depth Limit 1 Metre

We will not indemnify You under Section 5 - Employers Liability and Section 6 - Public and Products Liability for claims arising from any work undertaken by You involving excavations exceeding in any part a depth of one metre from the surface

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GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

IP021141105ROR - Rights of Recourse Condition

It is a condition precedent to Our liability under Section 6 – Public and Products Liability that You maintain full rights of recourse against any manufacturer or supplier with whom You have entered into a legal contract for the provision of products or components

IP021141087PSE - Professional Services Exclusion

We will not indemnify You under Section 6 – Public and Products Liability in respect of any claims arising from:

- i. breach of professional duty
- ii. wrongful or inadequate advice
- iii. valuations or surveys

provided by You or on Your behalf whether a fee is charged or not.

IP021141082HEA - Heat Work Away Exclusion

We will not indemnify You for any legal liability under Section 6 – Public and Products Liability for damage or injury resulting from or in consequence with any work undertaken away from Your Premises involving the use application or intentional generation of any heat naked flame or spark

IP021141130PPE - Personal Protective Equipment Condition

It is a condition precedent to Our liability under Section 5 – Employers Liability that You shall ensure that

- i) all Employees wear appropriate personal protective equipment when engaged in work where the need for such equipment has been identified
- ii) all personal protective equipment is regularly maintained, kept in good condition and available to Employees whenever required

IP021141132BON - Your Obligations - Bona Fide Sub Contractor Condition

We will not indemnify You under Section 5 - Employers Liability or Section 6 Public Liability and Products Liability for any claim arising out of or in connection with work undertaken on Your behalf by bona fide independent contractors (not defined as an Employee under this Policy) unless at the time of engaging such contractors You obtain and retain a copy of the relevant insurance policy schedule or other proof thereof that such contractors have in force

(a) an approved Employers Liability insurance in accordance with any law relating to compulsory insurance of liability to Employees and

(b) Public and Products Liability insurance suitable for the nature of the work undertaken on Your behalf and with a limit of indemnity not less than that applying to this Policy and containing an indemnity to principals clause

IP021141242DEFT - Defective Workmanship Exclusion

We will not indemnify You under Section 6 - Public and Products Liability or Section 7 Contract Works for any costs and expenses arising from Your need to make good, remove, repair, rectify, replacement or recall any

- (1) Products
- (2) Contract Works
- (3) defective work or incorrect workmanship or Treatment by You or on Your behalf

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GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

IP02114SEVLIA - Several Liability Clause

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to 'this contract' in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

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.

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EXCESSES (CONTINUED)

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 - Property Damage	£250
Section 2 - Business Interruption	NIL
Section 3 - Money & Assault	£250
Section 4 - Goods in Transit	£100
Section 5 - Employers Liability	NIL
Section 6 - Public & Products Liability	£250
Section 7 - Contract Works, Own Plant & Hired in Plant	£500 in respect of theft or attempted theft and malicious damage. £250 in respect of any other loss.
Section 8 - All Risks Specified Items	£250
Section 9 - Equipment Breakdown	£250
Section 10 - Commercial Legal Expenses	
Section 3 - Contract Disputes	£500 - in respect of claims where the amount in dispute exceeds £5,000
Section 10 - Commercial Legal Expenses All Sections other than Sections 3 above	NIL
Optional Extension - Subsidence	£1,000

YOUR INSURERS

Sections 1 - 4 and 8 are provided by

Insurer: Channel Syndicate 2015
Registered Number: 08614385
Registered Office: 10 Lime Street,
 London,
 EC3M 7AA
Website: www.channel2015.com
FCA Registration Number: 605605
Complaint Address: The Complaints Manager, Channel Syndicate 2015, 10
 Lime Street, London, EC3M 7AA
Complaint Telephone: 0203 817 5070
Complaint E-Mail: complaints@channel2015.com
 Channel Syndicate 2015 is managed at Lloyd's by The Channel Managing Agency Limited, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. The Channel Managing Agency Limited, 10 Lime Street, London EC3M 7AA. Registered in England and Wales, Company Number: 08614385.

Sections 5 - 7 are provided by

Insurer: Tokio Marine HCC
Registered Number: 01575839
Registered Office: Fitzwilliam House,
 10 St Mary Axe,
 London,
 EC3A 8BF
Website: www.tmhcc.com
FCA Registration Number: 202655

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YOUR INSURERS (CONTINUED)

Complaint Address: Compliance Officer, Tokio Marine HCC – International Group, 1 Aldgate, London, EC3N 1RE
Complaint Telephone: 020 7702 4700
Complaint E-Mail: tmhcccomplaints@tmhcc.com
Tokio Marine HCC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority
This insurance is underwritten by Tokio Marine HCC under delegated authority 661999(18) administered and arranged by iprism Underwriting Agency Ltd.

Section 10 (Commercial Legal Expenses) is provided by

Insurer: DAS Legal Expenses Insurance Company Ltd
Registered Number: 103274
Registered Office: DAS House,
Quay Side,
Temple Back,
Bristol,
BS1 6NH
Website: www.das.co.uk
FCA Registration Number: 202106
Complaint Address: The Complaints Officer, DAS House, Quay Side,
Temple Back, Bristol, BS1 6NH
Complaint Telephone: 0845 465 0042
Complaint E-Mail: customerrelations@das.co.uk
DAS Legal Expenses Insurance Company Ltd DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Section 11 (Terrorism) is provided by

Insurer: Arch Insurance Company (UK) Ltd
Registered Number: 4977362
Registered Office: 5th Floor,
Plantation Place South,
60 Great Tower Street,
London,
EC3R 5AZ
Website: www.archinsurance.co.uk
FCA Registration Number: 229887
Complaint Address: The Complaints Manager, 5th Floor, Plantation Place
South, 60 Great Tower Street, London, EC3R 5AZ
Complaint Telephone: 0207 621 4500
Complaint E-Mail: complaints@archinsurance.co.uk
Arch Insurance Company (UK) Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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Policy Terms

You must comply with the terms of this Policy. Failure to comply with the terms of this Policy may affect Your right to recover a claim or claims under this Policy.

Some of the conditions above require You to do, or not do, certain things; such conditions are referred to as a condition precedent. If You fail to carry out the obligation(s) (or part of an obligation) under a condition precedent We may, depending on the extent of the obligation(s):

- a) not pay the claim (or part of a claim), where the loss is attributable to Your failure to carry out the obligation(s) (or part of an obligation), and/or
- b) suspend the cover granted under this Policy:
 - i) from the date You failed to fulfil the obligation(s) (or part of an obligation),
 - ii) until You have fulfilled the obligation(s), if fulfilment is possible.

If you have any queries about these clauses please speak to your insurance broker - The Insurance Octopus, Telephone 0161 968 2040, E-Mail andyemmett@insuranceoctopus.co.uk

Important Information including Claims, Complaints and Cancellations

iprism is the trading name of iprism Underwriting Agency Limited. We are a private limited company incorporated in England and Wales. Our registered company number is 05604278.

iprism is authorised and regulated by the Financial Conduct Authority (FCA) and Our permitted business is for the provision of regulated products and services, assisting in the administration and performance of a contract of insurance. Our FCA register number is 460209 and our registered address is 2nd Floor, 17 Bevis Marks, London, EC3A 7LN.

Your insurance broker is Your dedicated point of contact for any queries concerning Your iprism Policy. iprism are not authorised to offer You any advice so You must speak to Your insurance broker who is authorised by the FCA to advise.

Contact details for Your insurance broker are available on Your Policy Schedule.

Further information is provided at www.iprism.co.uk/client-info for details about:

- iprism and what We do
- Claims and how to make a claim
- Complaints, including the Financial Ombudsman Service
- Cancellations and how to cancel Your Policy
- Data Protection and Privacy Policy
- Law and jurisdiction
- Telephone call recording
- Telephone call charges

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Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers