

POLICY SCHEDULE



Contractors & Engineers

This **Schedule** should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Liability Plus Policy Version 1.0.

Policy Schedule

Insurance is provided by this **Policy** during the **Period of Insurance** stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

Reason for Issue: Renewal
Policy Number: 06021122385
Period: from 03/10/2018 to 02/10/2019
Broker: Norris & Fisher (Insurance Brokers) Ltd

Insured Details

Insured: Simon Pollard Trading as Woodtech Interiors

Address:

Business: Property Maintenance, Bathroom/kitchen installer, Carpenter, Guttering & Fascias, Flooring & furniture Installation
Project Manager for pdh alteration/extension work

Cover Details

Standard Cover

Item	Limit of Indemnity	Premium (ex IPT)
Section 1 Employers Liability	Not insured	£0.00
Section 2 Public Liability	£1,000,000 any one Occurrence	
Section 3 Products Liability	£1,000,000 in the aggregate in any one Period of Insurance	

Optional Cover

Item	Limit of Indemnity	Premium (ex IPT)
Section 4a Tools	Not insured	£0.00
Section 4b Goods in Transit	Not insured	
Section 5 Terrorism	Not insured	£0.00

Please refer Endorsements for details of **Excesses**

Thistle Underwriting is a trading style of Thistle Insurance Services Limited.

Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Lloyd's Broker.

Registered in England under No. 00338645 Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

Policy Premium:	£127.85
Insurance Premium Tax (at the prevailing rate):	£15.34
Total Premium:	£143.19
Underwriting Fee charged by Thistle Underwriting :	£15.00
Total Payable:	£158.19

Signed on behalf of Thistle Underwriting

John Mason
Wholesale Underwriting Director
Thistle Insurance Services Ltd

Thistle Insurance Services Limited underwrite on behalf of Covea Insurance plc (Authorised Insurer)

Endorsements

The following list of Endorsements form part of the Terms and Conditions of this **Policy**. Where the **Business** has declared more than one activity then the Endorsements applicable to each activity are clearly identified.

Endorsements Applicable to Property Maintenance, Bathroom/kitchen installer, Carpenter, Guttering & Fascias, Flooring & furniture Installation

i(w). Third Party Property Damage Excess

The **Insured** shall be responsible for the first:

- (a) £1000 of each and every claim made against the **Insured** for **Damage** to property caused by water
- (b) £250 of each and every other claim against the **Insured** for **Damage** to property

11. Depth Limit - 1 Metre Exclusion

This **Policy** does not indemnify the **Insured** in respect of liability arising from or in connection with work undertaken at a depth exceeding 1 metre from the surface of the ground.

23_1. Welding Exclusion

We shall not be liable in respect of **Injury** or **Damage** to property caused by or in connection with the application of heat by the use of electric, oxy-acetylene welding or other welding or flame cutting equipment undertaken by **You** and **Your Employees** elsewhere other than at **Your** own **Premises**

25. Height Limit – 15 Metres Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with work exceeding 15 metres in height above the surrounding floor or ground level.

30. Professional Indemnity Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the exercising by the **Insured** or any Servant, **Employee**, Agent or Sub Contractor of the **Insured** of any professional skill, duty or advice whether fees are charged or not.

55. Woodworking Machinery Exclusion

This **Policy** does not indemnify the **Insured** in respect of **Injury** arising from or in connection with the use of power driven woodworking machinery (fixed or portable) other than portable tools applied to the work by hand.

75. Restriction in Work Exclusion

This **Policy** does not indemnify the **Insured** in respect of claims arising from or in connection with roofing work involving the use of heat or flame producing equipment, unless such work is carried out by a bona-fide (supply and fix) subcontractor. Any such subcontractor must have insurance in place in accordance with Extension 7 of Section 2 – Public Liability.

120. Cleaning Roofing and Cradle Exclusion

The **Policy** does not indemnify the **Insured** in respect of

- (i) any claims arising from or in connection with:
 - (a) the cleaning of exteriors of buildings of more than 4 storeys in height
 - (b) slings or cradles
- (ii) damage to glass signs or other items being cleaned.

121. Building Work Exclusion

The **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with

- (i) Piling
- (ii) the construction or alteration or repair of roads or tunnels or dams or bridges or viaducts or towers or steeples or chimney shafts or blast furnaces
- (iii) Civil Engineering works carried out under the I.C.E. or similar Conditions of Contract
- (iv) any work of demolition roofing scaffolding groundworking heating plumbing or ventilation except where such work forms part of a contract with the **Insured** for construction reconstruction alteration repair or maintenance

588. Damage to Property in the Ground Condition

It is a condition precedent to liability under this **Policy**, before the start of any ground work involving digging, drilling, boring, excavation or earth moving operation, that the **Insured** must:

- a) take all reasonable measures to ascertain the location of all pipes, cables, mains or other underground services before any work is commenced which may involve risk of **Damage** to such pipes, cables, mains or other underground services including but not limited to:
 - i. use of any local utility or other free phone service for the area in which the **Insured** is working
 - ii. use of any appropriate detection system
- b) retain a written record of the measure that was used to locate such pipes, cables, mains or other underground services.
- c) convey the location of such pipes, cables, mains or other underground services to any party carrying on such work on behalf of the **Insured** and retain a record.
- d) adopt or cause to be adopted a method of work that minimizes risk of **Damage** to pipes, cables, mains and other underground services.

Endorsements Applicable to Project Manager for pdh alteration/extension work

i. Third Party Property Damage Excess

The **Insured** shall be responsible for the first £250 of each and every claim against the **Insured** for **Damage** to property.

30. Professional Indemnity Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the exercising by the **Insured** or any Servant, **Employee**, Agent or Sub Contractor of the **Insured** of any professional skill, duty or advice whether fees are charged or not.

49. Manual Work Away Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising in connection from or in connection with any manual work away from the **Insured's** premises carried out by the **Insured** or any **Employee** other than for collection and delivery only.

86. Bona Fide Subcontractors Exclusion

Notwithstanding extension 7 of Section 2 – Public Liability this **Policy** does not indemnify the **Insured** in respect of claims arising from or in connection with the activities of any bona fide subcontractors working on the **Insured's** behalf.

Policy Endorsements

None