

## Tradesman & Professionals Package

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Tradesman & Professionals Package Policy Version 4.0.

### 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** New Business  
**Policy Number:** TP1028338  
**Insurer Reference:** RG BDX 7087346  
**Period:** From 03/02/2023 to 02/02/2024  
**Broker:** Coversure Insurance Services (Castle Donington)

### Insured Details:

**Insured:** Mr Damien Speer  
**Postal Address:** 49 Main Street, Linton, Swadlincote, Derbyshire, United Kingdom, DE12 6PZ  
**Business:** Stairs, Railings, Gates and Balustrades Engineer

<b>Policy Premium:</b>	<b>£340.23</b>
<b>Insurance Premium Tax (at the prevailing rate):</b>	<b>£40.83</b>
<b>Total Premium:</b>	<b>£381.06</b>
<b>Underwriting Fee charged by Q Underwriting:</b>	<b>£15.00</b>
<b>Total Payable:</b>	<b>£396.06</b>

Signed on behalf of Q Underwriting



Matthew Schofield  
Chief Underwriting Officer  
Q Underwriting

Q Underwriting underwrite on behalf of AXA Insurance UK plc (Authorised Insurer) and in respect of Section 9 only, Market International Insurance Company Limited (Authorised Insurer).

## Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Not Insured	£0.00
Public & Products Liability	Insured	£315.96
Contract Works	Not Insured	£0.00
Own or Hired Plant	Not Insured	£0.00
Tools & Transit	Not Insured	£0.00
Property Damage All Risks	Not Insured	£0.00
Business Interruption All Risks	Not Insured	£0.00
Professional Indemnity	Not Insured	£0.00
Legal Expenses	Insured	£24.27

## Sections 1 & 2 Legal Liabilities

Cover	Limit of Indemnity
1. Employers Liability	Not Insured any one Occurrence
2a. Public Liability	£2,000,000 any one Occurrence
2b. Products Liability	£2,000,000 in the aggregate in any one Period of Insurance

**Excess:** Please refer to Endorsements Applicable

## Section 3 Contract Works

Cover	Sum Insured
3a. Contract Works	Not Insured Not Insured

**Excess:** Please refer to Endorsements Applicable

## Section 4 Own & Hired Plant

Cover	Sum Insured
Contractors Plant	Not Insured Not Insured
Hired In Plant	Not Insured Not Insured

**Excess:** Please refer to Endorsements Applicable

**Section 5 Tools & Transit**

Property (or items) Insured	Cover	Belonging to	Sum Insured	Maximum limit per person/vehicle
Tools and Equipment	All Risks	Permanent Staff	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Directors	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Partner/Principal/ Proprietor	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
<b>Excess for each claim</b>	£100 (increased to £250 for claims caused by theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park)			

**Section 6 Property Damage All Risks**

Cover	Sum Insured
Business Equipment	Not Insured
Stock in Trade	Not Insured

**Excess:** £250 applicable to each and every loss.

**Section 7 Business Interruption All Risks**

Business Interruption	Sum Insured	Maximum Indemnity Period
7. Increase Cost of Working	Not Insured	

**Section 8 Professional Indemnity**

Cover	Limit of Liability	
Professional Indemnity	Not Insured	Not Insured

**Excess:** £250 applicable to each and every loss

## Section 9 Legal Expenses

Your Sections of Cover	The most that we will pay any one claim	Excess any one claim	
		Our choice of representative	Own choice of representative (If applicable)
Employment disputes	£100,000	£0	£1,000
Employment compensation awards	£100,000	£0	£1,000
Property and landlord and tenant disputes	£100,000	£0	£1,000
Criminal defence	£100,000	£0	£1,000
(Interview under caution)	£2,500	£0	Not applicable
Tax protection	£100,000	£0	Not applicable
(Aspect enquiry)	£100,000	£1,000	Not applicable
(Current tax year enquiry)	£1,000	£0	Not applicable
Regulatory compliance	£100,000	£0	£1,000
Court attendance costs	£1,000	£0	Not applicable
Employee extra protection	£100,000	£0	£1,000
Contract disputes	£100,000	£500	£2,000
Construction contractors disputes	£100,000	£1,000	£2,000
The most that we will pay for all claims in the period of insurance	£1,000,000		
Territorial Limits	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands		
Minimum Sum in Dispute	Contract disputes - £1,000		
Maximum construction project value	Contract disputes - £500,000		
Co-insurance	10% of all costs and/or compensation above £5,000 after the excess has been applied		
Law Hub Online Legal Resource Token Number	pNFS6NHm		

## **Policy Endorsements applicable**

### **Endorsements applicable to Sections 1 & 2:**

#### **viii - Third Party Property Damage Excess applies**

You will be responsible for the first £ 500 of each claim for Damage to property

#### **11 - Depth Limit (1 Metre)**

We will not be liable in respect of Injury or Damage to property caused by or in connection with work undertaken at a depth exceeding 1 metre from the surface of the ground.

#### **23\_1 - Welding Exclusion**

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

#### **181 - Height Limit (5 Metres)**

We will not be liable in respect of Injury or Damage to property caused by or in connection with work exceeding 5 metres in height above the surrounding ground level.

### **Endorsements applicable to Sections 3 & 4:**

None

### **Endorsements applicable to Sections 5, 6, 7, 8 & 9:**

None