

Tradesman & Professionals Package

This quotation has been stored and is valid up to 20/03/2023

No insurance is in force until acceptance of the proposal for insurance has been notified and / or a schedule of cover has been issued.

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

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

Q Underwriting (Casualty Division) Services Fee Scale	
New Business & Renewals	
Policy Premium (ex IPT)	Policy Fee
£0 to £399	£15
£400 to £599	£30
£600 to £999	£50
£1000 to £1999	£75
£2000 +	£100
Mid-Term Adjustments	
All Additional / Return premiums	£15
Cancellations (outside cooling off period)	
All Return premiums	£25

Registration and Regulatory Information

Q Underwriting Services Ltd t/as Q Underwriting acting in an underwriting capacity on behalf of:
AXA Insurance UK plc (Authorised Insurer) and in respect of Section 9 only, Markel 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			
Excess for each claim	£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

Excess: £250 applicable to each and every loss

Section 9 Legal Expenses

Your Sections of Cover		Excess any one claim	
	The most that we will pay 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		

Declarations and Assumptions

This quotation is based upon the following understanding and the information supplied by You and is subject to any additional endorsements as shown:

This declaration forms part of Your insurance contract with the Insurers as defined in Your Policy.

The Policy and Schedule have been prepared using the information confirmed to Us by Your insurance broker. You need to ensure that all of the facts, assumptions, statements or information set out in this declaration or in any other documentation provided are accurate and complete and that there are no other material facts which You need to tell Us about.

Important information - Fair Presentation of Risk

You must make a fair presentation of the risk when You first take out this Policy and also whenever You renew it or ask Us to change Your cover.

If You fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to Us in a way which is not clear and accessible We may avoid the Policy and refuse to pay all claims where:

- a) such failure was deliberate or reckless; or
- b) We would not have entered into this Policy on any terms had You made a fair presentation of the risk.

Should We avoid this Policy We:

- a) shall treat the Policy as if it had not existed from the start date, the renewal date, or the date when You asked Us to change Your cover, depending on when the failure to make a fair presentation of the risk occurred
- b) shall return the premium paid for the period for which the Policy is treated as not having existed unless the failure to make a fair presentation of the risk was deliberate or reckless
- c) may deduct from any return of premium due to You any monies already paid in respect of claims falling within the period for which the Policy is treated as not having existed or require You to repay such claims.

Provided that any failure to make a fair presentation of the risk is not deliberate or reckless, if We would have entered into or renewed this Policy, or agreed to make changes to Your cover on different terms had You made a fair presentation of the risk, We may:

- a) proportionately reduce the amount payable in respect of a claim; and/or
- b) treat the Policy as if it contained such different terms (other than relating to the Premium) that We would have applied to the Policy had You made a fair presentation of the risk.

Any reduction in claims payments or application of different terms will take effect from the date on which the Policy started, was renewed or when changes were made to Your cover, depending on when You failed to make a fair presentation of the risk.

Where We choose to proportionately reduce the amount payable in respect of a claim, We will pay a percentage of the claim, the percentage being calculated by comparing the premium which You actually paid with the premium which We would have charged had You made a fair presentation of the risk. For example, if the premium which You actually paid is 75% of the premium We would have charged, We will only pay 75% of any claim.

Where this Policy provides benefits to individuals who would, if they had taken out similar insurance in their own name, have done so for purposes wholly or mainly unconnected with their trade, business or profession, We will not rely on this condition if the failure to make a fair presentation of the risk concerns only facts or information which relate to that particular individual, unless the individual (or You on their behalf) makes a careless misrepresentation, in which case We may rely on this condition as against that particular individual as if a separate insurance contract had been issued to them leaving the remainder of the Policy unaffected.

General Assumptions

You have confirmed the following apply to any proposer, director or partner of the Trade or Business or its Subsidiary Companies if they have ever, either personally or in any business capacity

been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings	No
had a proposal refused or declined	No
had a renewal refused	No
had an insurance cancelled	No
had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending	No
had special terms imposed	No
been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation	No
been served with a prohibition or improvement order under health and safety legislation	No
been the owner or director of, or partner in, any business, company or partnership had a county court judgement awarded against them	No
been the subject of a recovery action by Customs and Excise or the Inland Revenue	No
Any losses or incidents giving rise to losses in the last 5 years	No
Works involving use of flame or other hot equipment (% turnover):	1
Details of heat Equipment used:	Angle Grinders

Claims

None

Year Business Established	2022
Previous Insurer:	No Previous Insurance
Number of years continuous experience in this trade:	15 years
You have a separate dedicated business premises:	No
Your work involves discharge of fumes, effluent or anything of a noxious nature:	No
Your work involves the use of substances which could be harmful to health:	No

You do not:

employ foreign nationals resident outside the UK

You do:

hold a Health & Safety policy statement where required by law which is reviewed annually and distributed to each Employee and/or subcontractor

have a procedure to check that any bona fide subcontractors carry the same level of Employers, Public and Product Liability cover as yourselves

carry out an assessment of the health and safety risks arising out of Your work where required by law

prepare written method statements where required specific to the task before commencing work

ensure that the use of personal protective equipment by any Employee (as required by the Personal Protective Equipment at Work Regulations 1992) is enforced and that a formal record is maintained of it being supplied to and received by Employees

Legal Expenses (if cover provided)

The proposer confirms:

- After enquiry there are no causes, events or circumstances which may give rise to a claim being made under this insurance which have not already been advised to us
- Your business has made no more than 10% of their workforce redundant in the last 12 months and plans to make no more than 10% redundant in the coming 12 months
- No insurer has ever refused commercial legal expenses insurance, cancelled mid-term, imposed special terms/conditions or declined to renew a commercial legal expenses insurance policy
- There has not been more than one claim or dispute to which this policy would have applied within the last 3 years
- There has not been a claim or dispute in the last 3 years to which this policy would have applied where the fees or expenses exceeded £5,000
- They have complied with the current guidance issued by HM government and the Health & safety Executive concerning the management of COVID-19 risks including but not limited to:
 - COVID-19 risk assessments have been completed and communicated to their workforce
 - Documented procedures which comply with all aspects of the current guidance that are relevant to your business are in place and are being enforced
 - Risk assessments and procedures will be kept under continual review and will be updated as soon as reasonably practicable should the guidance change or adjustments be required to improve their effectiveness.
- Your business has taken technical and organisational measures to comply with GDPR legislation
- Your business does not have more than 10 properties and/or leases and these are all located within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
- You and your business are domiciled within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man and no business vehicles are located or expected to be located outside of the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man for a continuous period of 60 days or more

Property Damage All Risks (if cover provided)

The Premises

are solely occupied by you

are constructed from:

walls that are built from brick, stone, concrete, asbestos metal, or roofs that are built from slate, tile, concrete, metal, asbestos, asphalt, slabs or any other non-combustible materials.

do not have a flat roof area in excess of 25%.

Heating

The buildings are heated by low pressure hot water, fixed gas, electricity, oil fired central heating or fixed space heater units.

Security

The premises are protected by the following minimum security and secured whenever the premises are closed for business or whilst unattended:-

All entrance and exit doors to **Your** premises have a minimum 5 lever mortice deadlocks or multi-point locking systems. Any door or window officially designated a fire exit by the fire authority is excluded from these requirements All accessible windows, skylights, fanlights are fitted with key operated window locks

Trade 1: Stairs, Railings, Gates and Balustrades Engineer

% of turnover relating to this activity	100%
Maximum height worked at (metres)	5
Maximum depth worked at (metres)	1
Is gas work undertaken	N/A
Is 3 phase electrical work undertaken	N/A

Hazardous Locations

Do you undertake work at, on or in:	
a)	motorways
b)	airports or airfields
c)	offshore
d)	chemical or petro-chemical plants
e)	nuclear installations
f)	power installations
g)	quarries, mines or collieries
h)	aircraft or watercraft
i)	railways, railway tracks, signals or rolling stock or green/red zones
j)	oil refineries, gas works or fuel storage facilities
k)	chimney shafts, towers steeples or spires
l)	dams, viaducts, reservoirs, tunnels or bridges
m)	docks or harbours

Hazardous Work

Does the Insured carry out any work involving:	
a)	the use of explosives
b)	tunnelling
c)	piling
d)	demolition of structures exceeding 5 metres in height by: i) You ii) Your Employees iii) bona fide sub contractors working for You
other than when: a) such work forms an ancillary part of a contract for construction, alteration or repair b) Your Business is that of a Demolition Contractor	

Financial Estimates

Turnover Breakdown	UK	£60,000
Turnover Breakdown	EU excluding UK	£0
Turnover Breakdown	USA & Canada	£0
Turnover Breakdown	Worldwide excluding USA & Canada	£0
Hiring Charges		£0

Employee Details	Main Activity	Number
Partners/Principals/Proprietors	Manual Work	1

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