



redefining / standards

Date of issue
18 January 2020
Policy number
AC TRM 4112813
Policy wording version
CLTR0001P-E

Your renewal

Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.

What's enclosed

- Your statement of fact
- Certificate of employers' liability insurance
- Your policy wording
- Important notice to policyholders

What you need to do next

- Please read the following documents carefully to check the details are correct and that the level of cover meets your needs:
 - The schedule
 - Your statement of fact
 - Certificate of Employers' liability insurance
 - Your policy wording
 - Important notice to policyholders
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Your broker's details

Name	BBPS LTD (COMPARE INSURANCE LTD)
Agency number	8445370

Your schedule

Tradesmen Insurance

Your details

The insured	Palmer Morris Interiors Ltd
Correspondence address	170 West Barnes Lane New Malden Surrey United Kingdom KT3 6LR

Helpful information

• **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your renewal premium

Premium	£946.41
Insurance Premium Tax (IPT) at the current rate	£113.57
Total amount payable	£1,059.98

Your period of insurance

Date this policy starts	24 February 2020
Date this policy expires	23 February 2021
Next renewal date	24 February 2021

Your business details

Estimated annual turnover	£490,000
The total number of people working in the business (including all partners, principals and proprietors)	3

• We are unable to accept insurance if your turnover exceeds £500,000 or the total number of people exceeds 8

Your business description

Business activity	Builders - All Premises Plumber Joiner Electrician
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• The **Business description** is the activities you are covered for.

Your covers

Public liability	✓ covered
Limit of indemnity	£5,000,000
Personal accident	✗ not covered

Employers' liability

Limit of indemnity – A	✓ covered £10,000,000
Limit of indemnity – B	£5,000,000

► **Employers liability** details of what is covered under limit A and limit B can be found within the Employers liability section of your policy wording.

Business tools, plant and equipment

Portable tools and equipment	✓ covered £1,500
Maximum limit for any one item	£1,000

Tools in vehicle overnight	✓ covered
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Construction plant and machinery	* not covered
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Business stock	£1,000
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Hired in plant	* not covered
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Contract works	* not covered
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Legal expenses	* not covered
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Excesses that apply to your policy

The excesses below apply to your policy.

cover	excess
Public liability (for loss or damage to property)	£500
Business tools plant and equipment	£250
Hired in plant	£ 0
Contract works	£ 0

► **Excess** is the first part of each and every claim paid by you

Endorsements that apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

► An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

503 - Burning or welding equipment exclusion

We will not cover any **bodily injury**, loss or damage arising out of the use of electric or oxy-acetylene, burning or welding equipment.

501 - Hazardous work exclusion

We will not cover any **bodily injury**, loss or damage arising out of

1. demolition work (unless **you** are doing this as part of rebuilding or alteration work)
2. piling or underpinning
3. work in or under water
4. work using explosives

702 - Alarm / security device failure

The Public liability section will apply to loss of or damage to property arising from any alarm system, security system or security device sold, supplied or maintained by **you** or which forms part of any work that **you** have completed, failing to perform as intended or expected. **We** will pay the amount of damages for which **you** become legally liable subject to the following

1. the maximum amount **we** will pay for all these claims during the **period of insurance** is £1,000,000
2. the **excess you** must pay is £2,500

613 - Industrial work exclusion

We will not cover legal liability under the Public liability and Employers liability sections arising out of work in connection with industrial boilers or pipe work, ducting, ventilation, extraction or similar systems used for industrial purposes.