

Contractors Insurance

Policy Schedule

Policy Number: LX29319588



Section of Cover

Section 1:	Public Liability	Insured
	Limit of Indemnity	£5,000,000
	Number of Persons	
	Manual	5
	Clerical	0
	Temporary employees	0
	Excesses	
	Third party property damage	£250
	Third party property damage (Escape of water)	£500
	Use of heat	£500
	Underground services	£500
	Efficacy	Insured
	Limit of Indemnity	£100,000
	Excess	
	All losses	£2,500 or 10% of the value of the loss, whichever is greater
	Financial Loss	Not Insured
Section 2:	Employers' Liability	Insured
	Limit of Indemnity	£10,000,000
	Number of Persons	
	Manual	5
	Clerical	0
	Temporary employees	0
Section 3:	Tools	Insured
	Sum Insured	£5,000
	Single Article Limit	£1,500

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	Excesses	
	Theft or attempted theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park	£250
	Any other loss	£100
Section 4:	Contract Works	Not Insured
Section 5:	Personal Accident	Not Insured
Section 6:	Commercial Legal Expenses	Not Insured
Section 7:	Property Damage	Not Insured
Section 8:	Goods in Transit	Not Insured
Section 9:	Professional Indemnity	Insured
	Limit of Indemnity	£1,000,000
	Excess	
	All losses	£250
	The Professional Indemnity Section provides cover in relation to testing, certification and inspection services including the provision of Electrical Installation Condition Reports (EICRs) up to the Limit of Indemnity stated above.	
Section 10:	Directors and Officers Liability	Not Insured

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Clauses

The clauses shown below apply to your Policy.

The following clause applies in relation to the trade(s) of Electrical Contracting - including Industrial

34 Height Limit – 20 metres

We will not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with

1. any external work undertaken at a height from the ground of more than 20 metres
2. any internal work undertaken at a height from the floor of more than 20 metres.

The following clause applies in relation to the trade(s) of Solar Panel Installation

2 Premises Restriction

This Policy does not cover any work other than in connection with work in or on buildings or that form part of any building (including the grounds thereof) occupied solely as:

- a) private dwellings
- b) shops
- c) offices
- d) hotels
- e) public houses and restaurants
- f) guest houses
- g) schools or colleges
- h) residential, retirement or nursing homes

The Insurer will not be liable in respect of Injury or Damage caused by or in connection with work in or on any premises that are not defined in a to h above.