

## POLICY SCHEDULE



### Contractors & Engineers

This **Schedule** should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Contractors & Engineers Policy Version 4.1.

#### 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.

<b>Reason for Issue:</b>	New Business
<b>Unique Market Reference:</b>	B0609THISCLIB2015
<b>Policy Number:</b>	01021307641
<b>Period:</b>	from 21/06/2016 to 20/06/2017
<b>Broker:</b>	G. A. Hinks & Co Ltd

#### Insured Details

<b>Insured:</b>	24hrElectricalServices Ltd
<b>Address:</b>	11 Porlock Drive, Bransholme, Hull, East Riding of Yorkshire, HU7 4HY
<b>Business:</b>	Electrician - pdh and commercial Plumbing & Heating - domestic (including provision of domestic services in any location) Plumbing & Heating - commercial

#### Cover Details

##### Limits of Indemnity / Liability

Section 1 - Employers Liability	£10,000,000	any one <b>Occurrence</b>
Section 2 - Public Liability	£5,000,000	any one <b>Occurrence</b>
Section 3 - Products Liability	£5,000,000	in the aggregate in any one <b>Period of Insurance</b>
Section 4 A - Tools	Not insured	any one <b>Occurrence</b>
Section 4 B - Goods in Transit	Not insured	any one <b>Occurrence</b>
Section 5 - Terrorism	Not insured	in the aggregate in any one <b>Period of Insurance</b>

**Excesses Applicable:** please see endorsements for details of **Excesses** applicable

### Premium Details

Section 1	£334.80
Sections 2 and 3	£824.98
Section 4	£0.00
Section 5	£0.00

<b>Policy Premium:</b>	<b>£1,159.78</b>
<b>Insurance Premium Tax (IPT):</b>	<b>£110.18</b>
<b>Total Premium:</b>	<b>£1,269.96</b>
<b>Underwriting Fee charged by Thistle Underwriting:</b>	<b>£75.00</b>
<b>Total Payable:</b>	<b>£1,344.96</b>

### Health and Safety Policy Statement

**You** must hold a comprehensive Health & Safety Policy statement by law where **You** employ five or more people;

**Your** Health and Safety Policy must:

- 1) Be signed by the **Principal** or Managing Director of the company
- 2) Be updated Annually

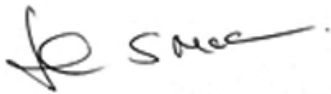
**You** must in addition:

- 3) Have formal risk assessments for all routine tasks and operations with effective safe systems of work
- 4) Ensure all Employees and Sub Contractors have been trained in safety procedures which apply to their jobs and the equipment they operate (including due consideration to ensure that such training has been understood by individuals whose first language is not English)
- 5) Have a documented plan for the provision of Personal Protective Equipment
- 6) Have a detailed and documented procedure for the selection and appointment of sub-contractors which includes an assessment of Health & Safety performance
- 7) Undertake and document COSHH assessments in respect of all appropriate substances and materials used in **Your Business**

**The presence of a comprehensive statement will help to reduce Public & Employers Liability Claims and therefore reduce the risk of future premium increases or increased excesses applied by Insurers.**

If **You** need assistance in developing a Health and Safety Policy please speak to **Your** insurance adviser, or refer to the government website [www.hse.gov.uk](http://www.hse.gov.uk) for further information.

Signed on behalf of Thistle Underwriting



John Mason  
Product Distribution Director  
Thistle Insurance Services Ltd

Thistle Insurance Services Limited underwrite on behalf of those Lloyd's Underwriters subscribing to the above policy and other insurers as defined in the policy

## 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 Electrician - pdh and commercial

##### xiii. Third Party Property Damage Excess Clause

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

- (a) £500 of each and every claim made against the **Insured** for **Damage** to property caused by heat.
- (b) £250 of each and every other claim arising from **Damage** to property.

##### 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.

##### 104. Electrical Contractors Efficacy Exclusion

This **Policy** does not indemnify the **Insured** in respect of claims arising from or in connection with the failure of any fire or intruder alarm switchgear, control panel or machinery to perform its intended functions.

#### Endorsements Applicable to Plumbing & Heating - domestic (including provision of domestic services in any location)

##### viii(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) £500 of each and every other claim against the **Insured** for **Damage** to property

##### 12. Depth Limit - 2 Metres Exclusion

This **Policy** does not indemnify the **Insured** in respect of liability arising from or in connection with work undertaken at a depth exceeding 2 metres from the surface of the ground.

##### 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.

##### 585. Restriction in Work

This **Policy** shall only provide an indemnity in respect of **Injury** or **Damage** to property caused by or in connection with work in or on buildings occupied solely as private dwellings shops offices hotels public houses guest houses schools colleges residential retirement or nursing homes.

#### Endorsements Applicable to Plumbing & Heating - commercial

##### viii(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) £500 of each and every other claim against the **Insured** for **Damage** to property

##### 12. Depth Limit - 2 Metres Exclusion

This **Policy** does not indemnify the **Insured** in respect of liability arising from or in connection with work undertaken at a depth exceeding 2 metres from the surface of the ground.

##### 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.

## Policy Endorsements

None