

**POLICY NUMBER B70116960015495**

To be read in conjunction with Powerplace Tradesman Liability Policy

Effective Date: 28/08/2017 at 00:00

Expiry Date: 27/08/2018 at 23:59

**STATEMENT OF FACT**

Agent: Endsleigh Insurance (Brokers) Ltd  
 Date of issue: 07/08/2017

Agency Number: 1575742  
 Agent Reference: REDX09OL01

Insured: Nantwich Building Services  
 Company Status: Ltd Company  
 Address: 137 Wistaston Road  
 Willaston  
 Nantwich  
 CW5 6QS

**General Details**

Neither You or any director or partner involved with the Business or any other business have:

- Ever been declared bankrupt or insolvent.
- Ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence.
- Ever had any previous insurer decline a proposal, refuse to renew a policy or impose special terms or conditions.
- Ever been convicted during the past five years of any offence relating to the Health and Safety of your employees or members of the public in connection with your business.
- Ever had a County Court Judgement served against them or entered into an Individual Voluntary Arrangement in the last 5 years

**Claims History**

In connection with The Business or any other business in which You or any director or partner are, or have been involved, and in respect of the cover(s) now granted:

- There have not been any losses/claims made for any of the risks proposed exceeding £1,000 in the last 5 years.
- There have not been any losses/claims made for two losses of the same type or 2 losses of any type in the last 5 years whether insured or not.

**Cover Details**

Business Description:

Builders - All Premises

Total number of manual Principals / Partners / Directors involved in the primary trade activities of 2

Covea Insurance plc, Norman Place, Reading RG1 8DA

Registered in England and Wales. No.613259

Telephone: 0330 221 0444 Fax: 0118 955 2211 Website: [www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority No. 202277



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the business:

Total number of clerical Principals / Partners / Directors involved in the primary trade activities of the business:	0
Total number of manual employees, labour only sub-contractors, or those working under Government schemes involved in the primary trade activities of the business:	0
Total number of clerical employees involved in the primary trade activities of the business:	0
Public Liability Limit of Indemnity:	£2,000,000 any one occurrence.
Employer's Liability Limit of Indemnity:	£10,000,000 any one occurrence.

**Optional Additional Covers**

Employer's Liability cover for employees using fixed woodworking machinery, (including number of employees): Not Insured

**Geographical Limits**

Great Britain, the Isle of Man and Channel Islands.

**Excluded Work**

Unless specially amended, all policies exclude:

- Any excavation exceeding in any part a depth of 3 metres.
- The felling or lopping of any tree exceeding 5 metres in height.
- Pile driving, quarrying, the use, storage or possession of explosives, water diversion or work under water, fuel, gas or mineral exploration or extraction.
- The use or possession of tower cranes or cradles.
- Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, off-shore installations, power stations, dams, tunnels, airports or aerodromes, docks, wharves, piers, harbours, railways, motorways, ships, aircraft, towers or steeples.
- Work in or on any building used for the manufacture, processing or bulk storage for wholesale purposes of any gas, chemical, explosive, oil or petroleum based product.
- Work on computer mainframe installations and their cabling.
- The use of fixed woodworking machinery.

All policies exclude the following unless incidental to any building contract undertaken by the insured for which indemnity is provided in the policy.

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- The demolition or partial demolition of any structure.
- The surfacing or construction of roads.
- The laying of underground services.



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**Endorsements Applicable to this Policy:**

**1 - Excluded activities**

**14 - Woodworking Machinery Exclusion**

**34 - Height Limit - 15 Metres**



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**Public Liability Property Damage Excess**

General Property Damage applicable is:	£100
Loss of or damage to underground pipes, cables or services:	£500
Caused by or arising from the application of heat:	£500
Additional excess if additional partners, directors or employees, (other than office staff), taken on and Covéa Insurance are not notified within 14 days:	£500

**General**

Your payments to bona-fide or supply and fix subcontractors do not exceed £50,000 per annum.

You do not use Welding or Flame Cutting Equipment.

You do not hire out Plant and/or Machinery to other persons or firms.

All Plant and Machinery will be properly maintained, adequately guarded and regularly inspected to comply with statutory requirements.

You do not undertake work away from your premises involving the use or handling of Asbestos or Silica or the discharge of toxic or dangerous substances into the atmosphere, sewers, waterways or elsewhere.

**For the trades of Builders and Property Maintenance/Repair Only:**

Your work as SEPARATE contracts in respect of Painting and Decorating, Roofing, Groundworks or Plumbing and Heating does not exceed 15% of your annual turnover. In addition, your work as SEPARATE contracts does not exceed 5% of your annual turnover in respect of Timber Treatment, Damp-Proofing or Civil Engineering.

**Specific Work Details**

The maximum height above the ground at which work for the Business is undertaken is	10 Metre(s)
The Business involves the application of heat	No
Does the business use cradles, hoists or tower cranes?	No
Work for the Business includes separate contracts for underpinning	No
Is erection/installation or maintenance of steel structures undertaken?	No



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**How We Use Your Information**

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share your information with reinsurers and regulators, as required by law.

From time to time we may need to undertake some of the processing of Your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

We will collect sensitive information when dealing with your Policy; we will however only collect information that is relevant to your Policy, its administration or claims handling.

Your personal information will be kept secure at all times.

**Fraud Prevention and Detection**

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by fraud prevention agencies may be used or in which circumstances We conduct credit reference checks and how these checks might affect your credit rating by contacting us.

**Disclosure of Other People's Personal Information**

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purposes set out above.

**Your Rights**

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by Covea Insurance plc. You can exercise this right by contacting us. We will make a charge of **£10** for dealing with these requests.

You have the right to request that we correct any inaccuracies in the personal information we hold about you. Please contact your broker, or Covea Insurance plc, if your personal information needs updating.

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**Consent**

By providing us with information, you also provide us with your consent and that of any other person whose information you provide, to the personal information being used for the purposes set out above.

**How to Contact Us**

Please visit [www.coveainsurance.co.uk/dataprotection](http://www.coveainsurance.co.uk/dataprotection) if you would like some more detailed information on how we share your personal information.

If you have any concerns about our use of your information please write to Customer Relations, Covea Insurance plc, Norman Place, Reading, RG1 8DA. Telephone: 0330 221 0444. If you contact us by telephone your call may be recorded for training and evidential purposes.

**Choice of Law**

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where you have your principal place of business. If there is any dispute, the law of England and Wales shall apply.

**Registration and Regulatory Information**

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.