

POLICY NUMBER PPSE/0100807



## Ageas Semploy Extra Policy Schedule

### Mid Term Adjustment

<b>Agent:</b>	Your Insurance Downsview House 141-145 Station Street East  RH8 0QE	<b>Agency Number:</b>	144954
		<b>Agent Reference:</b>	WEAZ34NK01

**Agent's Telephone Number:** 0800 0157 702

**Insured:** Wellington building services

<b>Postal Address:</b>	3 Whittington Drive Ratby Leicester Leicestershire LE6 0NE	<b>Policy Number:</b>	PPSE/0100807
		<b>Effective Date</b>	04/08/2017 at 23:59
		<b>Expires On:</b>	10/06/2018 at 23:59

<b>Reason for issue:</b>	Mid Term Adjustment	<b>New Business Premium</b>	£77.56
		<b>Insurance Premium Tax</b>	£9.31
<b>Date of issue:</b>	04/08/2017	<b>Total Premium:</b>	£86.87

### Trading As:

**Business Trade(s):** Builders - All Premises

### Cover Details

**For full details of your cover please refer to your Policy wording. Where the number of people or employees is shown as '0' that section is Not Operative in this Policy schedule.**

### Ageas Insurance Limited

Ageas House The Square Gloucester Business Park Brockworth Gloucester GL3 4FA

Telephone 0345 122 3292 Facsimile 0345 122 3284

Registered Office Address Ageas House Hampshire Corporate Park Templars Way Eastleigh Hampshire SO53 3YA Registered in England and Wales. No 354568

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**POLICY SECTIONS**


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**SECTION 1 LIABILITY** **Limit of Indemnity****Sub-Section A - Public Liability** £5,000,000

Number of People Insured for manual work - 4

**Standard excesses that apply:**

Third Party Property Damage Excess £100

If an Insured has less than two years experience in the trade, any excess is increased by a further £250

**Any additional Excesses are shown in the Endorsements Applicable to the Policy.****Sub-Section B - Employers Liability** **Limit of Indemnity**

Number of Employees insured for manual work - 3 £10,000,000

Public Liability **Excesses** are increased by £250 where **Insured** has had less than 2 years experience in the trade**Section 2 TOOLS and Stock in Transit** **Limit of Indemnity**

Number of people insured for Tools and Stock in Transit - Nil

Not operative  
(£1000 Single Article Limit Applies)**Standard excesses that apply:**

Each and every claims: £100

**Any additional Excesses are shown in the Endorsements Applicable to the Policy.****SECTION 3 CONTRACTORS ALL RISK****Contract Works**

(Maximum Value Any One Contract)

**Not Insured****Own Plant & Equipment**

(Maximum Payable Any One Claim)

**Not Insured****Hired In Plant**

(Maximum Payable Any One Claim)

**£20,000****Standard excesses that apply**

Each and every claim: £500

**SECTION 4 LEGAL EXPENSES****Not Operative****Ageas Insurance Limited**

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Please refer to the separate Business Legal Guard Policy wording for full details

## SECTION 5 PERSONAL ACCIDENT GROUP

### Category

Principals, Partners, Proprietors and All Employees (excluding Temporary Employees, Students, Work Experience Persons or Volunteers) **Not Insured**

### Category

Principals, Partners or Proprietors Only **Not Insured**

### Category

Employees Only (excluding Temporary Employees, Students, Work Experience Persons or Volunteers) **Not Insured**

## Endorsements Applying to the Policy

### Summary of Endorsements by Trade

Builders - All Premises

SE05 SE06 SE08 SE27 SE34 SE52 SE73 SE85 SE86 SE87 SY93 Z241

Refer to the attached continuation schedule for the full wording of any additional Endorsements noted above, Claim Notification details and additional Helpline numbers available to you

### Endorsement Detail

#### SE05 Road Construction or Laying Main Sewers - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the construction of roads or laying of main sewers.

#### SE06 Pile Driving, Quarrying or the Use of Explosives - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with pile driving quarrying or the use of explosives.

#### SE08 Demolition, Tunnelling or Water Diversion - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with demolition other than by the **Insured** or **Employees** in the direct service of the **Insured** and only where such demolition forms

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part of a contract for erection reconstruction alteration or repair by the **Insured** and does not involve demolition of buildings exceeding 15 metres in height from ground level tunnelling or water diversion.

**SE27 - Clerical Workers - Extension to Section 1 - Liability**

Section 1 - Liability extends to include cover for a maximum of 6 clerical **Employees** (persons carrying out bookkeeping, clerical administration or secretarial work).

**SE34 Use of Wood Working Machinery - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the use by **Employees** of the **Insured** of Wood-Working Machinery driven by steam gas water electricity or other mechanical power.

The expression "Wood-Working Machinery" shall not be deemed to include lathes fret-saws boring machines sanding machines or mechanically-driven portable tools applied to the work by hand other than pendulum and swing saws.

**SE52 Height Limit (4 Metres Internal and 15 Metres External) - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with

- (i) external work at heights exceeding 15 metres
- (ii) internal work at heights exceeding 4 metres from the immediate floor below.

**SE73 Scaffolding - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the erection or dismantling of scaffolding except where the scaffolding is erected by suitably qualified personnel and is not more than 15 metres from ground level and is for the **Insured's** own use in carrying out work within the definition of the **Insured's**

**SE85 Electrical, Roofing, Plumbing and Heating Contracts Limit - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any electrical, roofing, plumbing or heating work unless it forms less than 25% of an overall "Contract of Works" to be undertaken.

**SE86 Erection, Maintenance and Repair of Steel Structures and Buildings - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any work involving erection maintenance or repair of Steel Structures and Buildings

**SE87 Work involving Gas Supplies, Installations or Appliances - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any work involving connection to any gas supply and/or the installation, maintenance or repair of any gas installation or appliance

**SY93 Underpinning - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with

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underpinning unless such work forms part of a contract for erection, reconstruction, alteration or repair by **Insured**.

**Z241-Amendment to Section 4 - Legal Expenses**

Section 4 - Legal Expenses detailed in your main Policy wording is no longer operative.

Where cover is operative please refer to the separate Business Legal Guard policy wording for full details of the cover, terms, conditions and exclusions.

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## **LEGAL & BUSINESS HELPLINE SERVICES**

As an Ageas policyholder with a current Policy you are automatically entitled to use the following helpline services. All helplines apply to the UK unless otherwise stated. To help us to check and improve our service standards calls are recorded.

### **BUSINESS LEGAL ADVICE - 0345 122 8931**

This helpline is available 24/7, 365 days a year to provide confidential legal advice over the phone on legal problems affecting your business, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

### **UK TAX ADVICE - 0345 122 8931**

This helpline is available between 9.00am and 5.00pm from Monday to Friday to provide confidential advice over the phone on any tax matters affecting your business, under the laws of the United Kingdom.

### **BUSINESS EMERGENCY ASSISTANCE - 0345 122 8935**

This helpline is available 24/7, 365 days a year to arrange help straight away if an unforeseen emergency causes damage to your business premises or creates a health and safety hazard. We will contact a suitable repairer or contractor and arrange assistance on your behalf. All costs of assistance provided are your responsibility.

### **CONFIDENTIAL COUNSELLING HELPLINE - 0345 122 8934**

This helpline is available 24/7, 365 days a year offering confidential support if an employee needs help to cope with a source of upset, stress or anxiety. Due to their sensitivity counselling calls are not recorded.

**Please do not phone the helpline service numbers to report a general insurance claim.**

**We will not accept responsibility if the helpline services fail for reasons beyond our control.**

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