

Contractors & Engineers

This **Schedule** should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Contractors & Engineers Policy Version 3.1.

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.

Reason for Issue:	Renewal
Unique Market Reference:	B0609THISCLIB2013
Policy Number:	02021081144
Period:	from 30/01/2014 to 29/01/2015
Broker:	Ashbourne Insurance Services Ltd

Insured Details

Insured:	SPJ UK Ltd
Address:	1 Little Horse Lane, Ware, Hertfordshire, SG12 0QB
Business:	Audio Visual Engineer (excluding stagebuilding, pyrotechnics or outdoor TV screens) Electrical Engineer Property Maintenance Contractor Flooring Contractor - domestic / commercial Wedding DJ'ing

Cover Details

Limits of Indemnity / Liability

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

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

Premium Details

Section 1	£195.89
Sections 2 and 3	£223.42
Section 4	£0.00
Section 5	£0.00

Policy Premium:	£419.31
Insurance Premium Tax (IPT):	£25.16
Total Premium:	£444.47
Underwriting Fee charged by Thistle Underwriting:	£45.00
Total Payable:	£489.47

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 for further information.

Signed on behalf of Thistle Underwriting



Paul Drake
Chief Underwriting Officer
Director, Thistle Insurance Services Ltd

Thistle Insurance Services Limited underwrite on behalf of those Lloyd's Underwriters subscribing to the above 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 Audio Visual Engineer (excluding stagebuilding, pyrotechnics or outdoor TV screens)

i. Third Party Property Damage Excess

The **Insured** shall be responsible for the first £250 of each and every claim against the **Insured** for **Damage** to property.

22. Heat Work Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the use of oxyacetylene or similar welding or cutting apparatus or naked flame in use away from the **Insured's** Premises by the **Insured** or an **Employee**.

24. Height Limit – 10 Metres Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with work exceeding 10 metres in height above the surrounding floor or ground level.

130. Audio Visual Engineers Exclusion

This **Policy** does not indemnify the **Insured** in respect of claims arising from or in connection with the erection or use of stages, outdoor television screens or pyrotechnics.

Endorsements Applicable to Electrical Engineer

i. Third Party Property Damage Excess

The **Insured** shall be responsible for the first £250 of each and every claim against the **Insured** for **Damage** to property.

22. Heat Work Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the use of oxyacetylene or similar welding or cutting apparatus or naked flame in use away from the **Insured's** Premises by the **Insured** or an **Employee**.

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.

30. Professional Indemnity Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the exercising by the **Insured** or any Servant, **Employee**, Agent or Sub Contractor of the **Insured** of any professional skill, duty or advice whether fees are charged or not.

Endorsements Applicable to Property Maintenance Contractor

i(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) £250 of each and every other claim against the **Insured** for **Damage** to property

11. Depth Limit - 1 Metre Exclusion

This **Policy** does not indemnify the **Insured** in respect of liability arising from or in connection with work undertaken at a depth exceeding 1 metre from the surface of the ground.

23. Heat Work Exclusion – Welding

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the use of oxyacetylene or similar welding or cutting apparatus in use away from the **Insured's** Premises by the **Insured** or an **Employee**.

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.

75. Restriction in Work Exclusion

This **Policy** does not indemnify the **Insured** in respect of claims arising from or in connection with roofing work involving the use of heat or flame producing equipment, unless such work is carried out by a bona-fide (supply and fix) subcontractor. Any such subcontractor must have insurance in place in accordance with Extension 7 of Section 2 – Public Liability.

120. Cleaning Roofing and Cradle Exclusion

The **Policy** does not indemnify the **Insured** in respect of

(i) any claims arising from or in connection with:

(a) the cleaning of exteriors of buildings of more than 4 storeys in height

(b) slings or cradles

(ii) damage to glass signs or other items being cleaned.

121_2. Building work exclusion

The **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with

(i) the construction or alteration or repair of roads or

(ii) Civil Engineering works carried out under the I.C.E. or similar Conditions of Contract

(iii) any work of roofing scaffolding groundworking heating plumbing or ventilation except where such work forms part of a contract with the **Insured** for construction reconstruction alteration repair or maintenance

Endorsements Applicable to Flooring Contractor - domestic / commercial

i. Third Party Property Damage Excess

The **Insured** shall be responsible for the first £250 of each and every claim against the **Insured** for **Damage** to property.

22. Heat Work Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the use of oxyacetylene or similar welding or cutting apparatus or naked flame in use away from the **Insured's** Premises by the **Insured** or an **Employee**.

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.

55. Woodworking Machinery Exclusion

This **Policy** does not indemnify the **Insured** in respect of **Injury** arising from or in connection with the use of power driven woodworking machinery other than portable tools applied to the work by hand.

Endorsements Applicable to Wedding DJ'ing

i. Third Party Property Damage Excess

The **Insured** shall be responsible for the first £250 of each and every claim against the **Insured** for **Damage** to property.

22. Heat Work Exclusion

This **Policy** does not indemnify the **Insured** in respect of any claims arising from or in connection with the use of oxyacetylene or similar welding or cutting apparatus or naked flame in use away from the **Insured's** Premises by the **Insured** or an **Employee**.

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.

55. Woodworking Machinery Exclusion

This **Policy** does not indemnify the **Insured** in respect of **Injury** arising from or in connection with the use of power driven woodworking machinery other than portable tools applied to the work by hand.

Policy Endorsements

None