

Contractors Combined |

Insurance Schedule

Check that this Schedule, accompanying Statement of Fact and policy wording meets with your requirements.
 You must let your Insurance Intermediary know immediately of any changes that affect the information you have disclosed to us.

Insurance Intermediary:	John F Whippy & Co Limited
Insured:	Poulton Remedial Services Limited
Policy Number:	THAME/4157/2019
Postal Address:	86 Church Street, Old Town, Eastbourne, East Sussex, BN21 1QJ
Risk Address(es):	86 Church Street, Old Town, Eastbourne, East Sussex, BN21 1QJ

Occupation/Business/Trade:	Specialist Building Contractors & Damp Specialist
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Period of Insurance:	From: 00:00 24/06/2019 To: 23:59 23/06/2020 Both dates inclusive (and for such subsequent Periods of Insurance for which the Insured agrees to pay the appropriate premium and the Insurer agrees to accept such premium)
Renewal Date:	24/06/2020
Reason for Issue:	Renewal

Section 1 - Property Damage – “All Risks”
NOT INSURED
Address: N/A

Property Insured	Sum Insured	Declared Value	Basis of Payment (R refers to Reinstatement, I refers to Indemnity)
Buildings	£0	£0	N/A
Machinery Plant Fixtures & Contents	£0	£0	N/A
Computers & Electronic Office Equipment	£0	£0	N/A
Tenants Improvements	£0	£0	N/A
Stock in the open	£0	£0	N/A
Non Ferrous Metals	£0	£0	N/A
Stock	£0	£0	N/A

Specified Items	Sum Insured	Single Article Limit	Premises Only / Territorial Limits
Not insured			

Additional Extensions

Extension	Insured	Limit
Deterioration of Stock	No	£0
Glass, Signs & Sanitaryware (where buildings are not insured)	No	£0
Subsidence	No	

Excess(s) N/A

Section 2 - Business Interruption – “All Risks”
NOT INSURED

Basis of Cover	Insured	Sum Insured	Indemnity Period
Estimated Gross Profit / Gross Profit	No	£0	N/A
Estimated Gross Revenue / Gross Revenue	No	£0	N/A
Increased Cost of Working	No	£0	N/A
Additional Increased Cost of Working	No	£0	N/A
Rent Receivable	No	£0	N/A

Additional Extensions

Extension	Insured	Limit
Exhibitions	No	£0
Storage Sites	No	£0
Suppliers	No	£0
Supply Utilities	No	£0
Transit	No	£0

Section 3 - Goods in Transit

NOT INSURED

Method of transit	Load Limit	Number of Vehicles
Post	£0	N/A
Road or Rail Haulier	£0	N/A
Vehicles owned or operated by you	£0	N/A

Additional Extensions

Extension	Insured	Limit
Additional Expenses	No	£0
Employees Effects	No	£0
Ropes/Sheets	No	£0

Excess N/A

Section 4 - Book Debts

NOT INSURED

Basis of Cover	Sum Insured
Outstanding Debit Balances	£0

Excess N/A

Section 5 - Money & Assault

NOT INSURED

Personal Accident (Assault):

1) a) Death	£0
b) Permanent Total Disablement	£0
c) Temporary Total Disablement (Per week)	£0

Money:

2) Money comprising of Crossed cheques crossed postal orders crossed money orders bankers drafts crossed national giro payment orders credit card cheque card and debit card sales vouchers VAT purchase invoices crossed dividend warrants premium bonds national savings Certificates unused postal franking machine units stamped or impressed national Insurance cards holiday with pay stamps and consumer redemption vouchers	£0
3) a) In unspecified locked safe on the premises outside of business hours	£0
b) In locked safe as specified within supplementary endorsement outside of business hours	£0
4) Not in locked safe or in strongroom at the premises out of business hours	£0
5) At the private residence of the insured or any director partner or authorised employee Provided occupied or in transit thereto	£0
6) At the premises during business hours or in direct transit to or from a bank or bank night safe until removed by a bank official	£0

Excess N/A

Section 6 - Employers Liability

INSURED

Limit of Indemnity	£10,000,000	any one occurrence or series of occurrences arising out of any one cause but limited to GBP 5,000,000.00 any one occurrence or series of occurrences arising out of any one cause in respect of Asbestos or Acts of Terrorism
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Excess NIL

Section 7 - Public & Products Liability

INSURED

Limit of Indemnity

£5,000,000

In respect of:

- 1) any one claim or series of claims arising from one source or original cause
- 2) all **Injury and Damage** occurring during any one Period of Insurance in respect of **Products**
- 3) all **Pollution** which is deemed to have occurred during any Period of Insurance

In addition the **Insurer(s)** will pay **Costs and Expenses**

Excess

£2,500

each and every **Property Damage and Injury** claim

£2,500

each and every claimant in respect of spray drift

Additional Extensions

Financial Loss

NOT INSURED

This limit applies in respect of the total of all occurrences during any one **Period of Insurance**

Defective Workmanship

NOT INSURED

This limit applies in respect of the total of all occurrences during any one **Period of Insurance**

Professional Indemnity

NOT INSURED

This limit applies in respect of the total of all occurrences during any one **Period of Insurance**

Retroactive Date: N/A

Depth Limit:

2 Metres

Height Limit:

50 Metres

Complaints:

Should you wish to make a complaint regarding the sale of this Policy then it should be directed to the Thames Underwriting Limited Compliance Officer at the following address:
Thames Underwriting Limited, Monometer House Rectory Grove Leigh-on-Sea Essex SS9
2HN mailto:enquiries@thamesunderwriting.com Tel: +44 (0)1702 713636 Fax +44 (0)1702 713691

Claims Notification:

To report a claim, contact the Claims Administrator at:

Argenta Claims Management

Woodgate & Clark Limited

The Red House

West Malling

Kent

ME19 6QT

Tel: 01732 520273

Email: argenta@woodgate-clark.co.uk

Please have your policy number to hand when calling. If you have a need to seek additional assistance please contact your insurance intermediary. You should notify us immediately in the event of any occurrence or circumstance which may give rise to a claim

Statutory Disclosure

Insurer:

Argenta Syndicate 2121 at Lloyd's is managed by Argenta Syndicate Management Limited (ASML). Argenta Syndicate Management Limited (registered number 204974) (ASML) is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Registered Office: 130 Fenchurch Street, London, EC3M 5DJ.

Coverholder:

Thames Underwriting Limited is authorised and regulated by the Financial Conduct Authority (FCA) No. 533504. Thames Underwriting Limited is registered in England No. 7136128 Registered Office: 57a Broadway, Leigh on Sea, Essex, SS9 1PE

Issue office:

Thames Underwriting Limited
Monometer House
Rectory Grove
Leigh-on-Sea
Essex
SS9 2HN

Contract Number:

B6024U23478J118

Signed by:



Thames Underwriting Limited on behalf of Argenta Syndicate 2121 at Lloyd's

Issue Date:

Tuesday, 25 June 2019

Additional Endorsements

Hazardous Work Endorsement

We will indemnify You in respect of;

- 1) work involving partial or total demolition of structures not exceeding 5 metres in height when such work is incidental to Your main trade

We will not provide indemnity in respect of;

- 1) piling work contracts other than the use of sheet piles for the temporary support of trenches
- 2) underpinning
- 3) quarrying
- 4) the use of explosives
- 5) water diversion
- 6) the construction of:
 - a) towers, steeples, spires, pylons, chimney shafts or blast furnaces
 - b) viaducts, bridges and flyovers other than for resurfacing or resurfacing of roads thereon
 - c) docks, quaysides, jetties, harbours, tunnels, dams, cofferdams or reservoirs
 - d) underground mines, underwater mines, underwater/sub aqueous works or installations

Damp Proofing/Dry Rot/Timber Treatment Condition

It is a condition precedent to the Our liability under Section 6 and 7 that the following precautions shall be used at all times when You are engaged in damp proofing dry rot timber treatment or similar activities;

- a) the use of artificial lighting in the treatment areas be limited to flame proof lamps connected without junction boxes to points outside the area being treated
- b) only water based treatments are used for dry rot/timber treatment
- c) all manufacturer's instructions are followed
- d) all Employees are provided with appropriate personal protective equipment

Efficacy Exclusion

We shall have no liability under Section 7 against liability arising out of the failure of any Product to perform the function for which it was intended or Your failure or partial failure to carry out the task or function for which You were engaged.

Heat Work Away Exclusion

We shall have no liability under Section 7 to provide any indemnity or benefit for any legal liability directly or indirectly resulting from or in consequence of the performance of work carried on away from the Your Premises involving the use application or intentional generation of any heat naked flame or spark.

Premium Payment Warranty

You undertake that premium will be paid in full to Us within 30 days of inception of this Policy. If the premium due under this Policy has not been so paid to Us by the 30th day from the inception of this Policy, this Policy is cancelled ab initio.

Professional Indemnity Exclusion

We will not pay for liability arising out of the exercising by You or any of Your Employees, agents or sub-contractors of any professional advice design or specification whether fees are charged or not.

Safety Harness Condition

It is a condition precedent to Our liability under Section 6 and 7 that all persons employed shall be issued with and shall wear fall-arrest equipment consisting of a full body harness, shock absorbing lanyard and connecting hook which conforms to CEN standards when working at heights exceeding 5 metres above the ground.

This condition shall not apply when the work area, including any access platform or scaffolding, has edge protection consisting of:

- a) a main guard rail of at least 910mm above the edge;
- b) a toe board of at least 150mm high;
- c) an intermediate guard rail or other barrier so that there is no gap of more than 470mm.

Superstructure Property Damage Exclusion

We shall have no liability under Section 7 to provide any indemnity or benefit for any legal liability in respect of Property Damage to superstructure arising out of or in connection with the failure of Your pile(s) and/or pile cap(s) and/or underpinning to perform its (their) intended function.