



Tradesmans Insurance Summary of cover

This is only a brief summary of the cover we will provide if you buy Tradesmans Insurance. For full details of the cover, terms and conditions please read the full Certificate wording a copy of which can be sent to you on request.

Type of insurance and cover

The Tradesmans Certificate offers you the flexibility to select from a wide range of covers to provide you with the protection that your business needs.

Property Damage Section

What can be covered?

Your buildings, machinery, stock in trade and business contents

What risks are you covered against?

Everything is insured against accidental loss, destruction or damage - this covers most risks including fire, explosion, theft or hold-up, malicious damage and water or storm damage.

Special features

- If Contents are covered we include computer systems records not exceeding £1,000 for the cost of materials and clerical labour in reproducing records.
- Architects', surveyors' and legal fees.
- Sums insured may be automatically reinstated following a loss.
- Newly acquired items or alterations to existing items for up to 15% of the sum insured (maximum £250,000).
- If Stock is covered we include the contract price in the event of damage occurring to goods sold but not delivered.
- If Stock is covered we include loss of customer's goods (unless insured elsewhere).
- Fire extinguishment expenses up to £500
- Damage caused by fire brigade to landscaped gardens and grounds up to £1,000.
- Loss of metered water up to 10% of the Sum Insured (maximum £1,000).
- Removal of debris including boarding-up for Buildings and Contents.
- Contents (other than stock) temporarily removed for cleaning or repair up to 10% of the sum insured.
- Temporary removal of documents up to 10% of their total value and computer records up to £1000.
- Trace and access up to 10% of the Sum Insured (maximum £1,000).
- Replacement locks following theft of keys up to £500.
- Additional costs incurred due to European Community and Public Authority requirements. Includes undamaged portions up to a maximum 15%.
- Accidental breakage of fixed glass including damage to frames

We exclude or limit cover for the following

- The first part of any claim (Your Excess) as stated in the Schedule.
- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials or workmanship or operational error.
- Pollution or Contamination.
- Damage to boilers and pressure vessels caused by their own explosion or collapse.
- Theft unless by violent and forcible entry or exit.
- Theft cover for property in the open.
- Storm and flood cover for movable property in the open, fences and gates.
- Damage to property whilst in transit.
- Subsidence, ground heave or landslip unless specified in the Schedule
- Loss following accidental or malicious erasure or distortion of information on computer systems.
- Damage from terrorism unless specified in the Schedule.
- Money in excess of £500

Optional covers

Subsidence and Terrorism

Business Interruption Section

Gross Profit Specification

What does this cover?

This cover provides your business with financial compensation following an insured loss under the Property Damage section and is designed to help your business return to its normal trading position as soon as possible and includes your loss of income and additional costs necessary to continue trading

What risks are you covered against?

Accidental loss, destruction or damage

Special Feature

Additional expenses to assist You in preventing or reducing a drop in income

We exclude or limit cover for the following

Losses excluded under the Property Damage section

For details of the exclusions, terms and conditions that apply to this section please ask us for a copy of the Tradesmans Certificate wording.

Increase in Cost of Working Specification

What does this cover?

This cover provides you with the additional expenditure incurred as a result of an insured loss under the Property Damage section necessary to continue trading

What risks are you covered against?

Accidental loss, destruction or damage

We exclude or limit cover for the following

Losses excluded under the Property Damage section

For details of the exclusions, terms and conditions that apply to this section please ask us for a copy of the Tradesmans Certificate wording.

Terrorism Section

What does this cover?

Loss or damage to your property insured under the Property Damage section and resulting Business Interruption or Increase in Cost of Working caused by an act of Terrorism

We exclude or limit cover for the following

- Losses excluded under the Property Damage, Business Interruption or Increase in Cost of Working sections other than those applying specifically to Terrorism
- Chemical, biological or radioactive contamination
- War and allied risks
- Digital or cyber risks

For details of the exclusions, terms and conditions that apply to this section please ask us for a copy of the Tradesmans Certificate wording.

Goods in Transit Section

What does this cover?

- Your goods or stock whilst in transit within Great Britain, Northern Ireland, the Channel Islands, the Isle of Man or the Republic of Ireland by your own or hauliers vehicles, parcel post or rail
- Tarpaulin, sheets and ropes whilst carried on your own vehicles
- Personal effects up to £250

We exclude or limit cover for the following

- Loss following a breach of any agreed security provisions
- Depreciation, delay, wear and tear, consequential loss, defective packaging, vermin, contamination or breakdown of refrigeration
- Loss of computer equipment from unattended vehicles unless within locked boot or vehicle within locked building
- The first part of any claim (Your Excess) as stated in the Schedule.

Liability Section

Employers' Liability

What does this cover?

Protection against your legal liability for bodily injury to your employees due to their employment up to a limit of indemnity specified in the Schedule which includes costs and expenses

Special Features

- Indemnity to principal
- Compensation for court attendance as a witness in connection with any claim under this section

We exclude or limit cover for the following

- Cover for any employee on in or in transit to, form or in between any offshore installation or support accommodation vessel for any offshore installation

Public and Products Liability**What does this cover?**

- Protection against your legal liability for bodily injury to third parties and damage to their property
- Legal liability for fees, expenses, damages and claimants costs following injury or damage caused by goods you have supplied, sold, repaired, tested or maintained

We exclude or limit cover for the following

- Damage to that part of any property where it's the direct result of work carried out by you
- Breach of your professional duty to a third party
- Property in your care custody or control other than for premises rented by you and personal effects
- The first part of any claim (Your Excess) as stated in the Schedule.
- Product recall or replacement
- Liability for penalties or liquidated damages applying solely because of a contract
- Punitive, penal or exemplary damages separately identified in a court award
- Pollution or contamination other than caused by a sudden identifiable unintended and unexpected incident
- Any claim caused by or arising from asbestos or any product containing asbestos, avionics or computer virus

Professional Indemnity Section

This section of the certificate covers you on a claims made basis. This means that you are only insured for claims you make during the period of insurance in question. Your negligent act, error or omission must have taken place after the date on which you commenced continuous Professional Indemnity insurance. This date is known as the Retroactive Date and is defined in the certificate wording as the earlier of the first inception date of this certificate or the Retroactive Date from the policy in force immediately before the inception date of this certificate.

What does this cover?

- Third party financial loss, bodily injury, personal injury and property damage resulting from your negligent act, error or omission
- Implied statutory terms
- Unintentional intellectual property rights infringement (other than patents)
- Loss of third party documents or data
- Dishonesty
- Unintentional defamation
- Breach of confidence
- Your own irrecoverable fees
- Computer virus transmission
- The reasonable costs incurred in the defence or settlement of claims

We exclude or limit cover for the following

- Onerous contractual liabilities
- Claims made by related entities
- Claims and circumstances of which you are or ought to be aware of
- Fines, penalties and liquidated damages
- The insolvency of your business
- Claims from outside the Certificate territory or jurisdiction

Contract Works Section

What can this cover?

"All-Risks" for damage to the property insured including Works, Your Plant, Hired in Plant and Employees Tools

Special Features

- Offsite storage of materials separately stored and identified for inclusion in a contract up to £2,500
- Transit to and from your contract site in the United Kingdom including loading and unloading
- Legal liability for continuing hiring charges as a result of damage to any item of Hired in Plant insured
- Free issue materials for which you are responsible
- Damage to contents of show properties up to £5,000
- Private dwellings built on a speculative basis up to 60 days pending sale

We exclude or limit cover for the following

- Gradual deterioration, wear, tear, faulty or defective design, materials or workmanship
 - The first part of any claim (Your Excess) as stated in the Schedule
 - Pollution or contamination
 - Damage to existing structures
 - Payments for penalty clauses or fines for late completion
 - Repair to or replacement of your or hired in plant caused by its own breakdown, failure, breakage or derangement
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Certificate Exclusions

War Government Action and Terrorism

Damage to property nor any loss or expense therefrom caused by or contributed to or arising from War Government Action and Terrorism

Legal liability or any costs or expenses caused by or contributed to or arising from War Government Action and Terrorism except that

- In respect of Employers' Liability the Limit of Indemnity shall not exceed £5,000,000
- In respect of Public Liability, Products Liability, Pollution or Contamination the Limit of Indemnity shall not exceed £2,000,000 or the amount stated in the Schedule, whichever is the lower

Sonic Bangs

Damage caused by pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds

Radioactive Contamination

Damage to any property nor any loss or expense therefrom, consequential loss or legal liability caused by or contributed to or arising from radioactive contamination

Marine Policies

Damage to property which is insured or would have been but for the existence of this cover by any marine policy

Computer Virus and Hacking

Other than in respect of the Professional Indemnity Section:

- Damage to any computer equipment or data storage, processing, transmitting or retrieval system caused by computer virus or hacking
- Financial loss caused by or arising from computer virus or hacking

General Conditions

Misrepresentation

Cover shall be voidable in the event of misrepresentation, misdescription or non-disclosure of any Material Fact

Reasonable Precautions

You must take all reasonable precautions to prevent or minimise damage accident or injury

Change of risk or interest

Cover shall be avoided if:

- Your interest ceases (other than by death) or the business is wound up or carried on by a liquidator or receiver
- Any alteration is made in either the business or in the premises of any property therein or any other circumstances which increases the risk unless agreed by us

Period

The period covered by your Tradesmans Certificate is 12 months unless specified otherwise in the Schedule.

Territory and Jurisdiction

Tradesmans Insurance is only available to businesses and residents of the United Kingdom.

The Law of England will apply to your Tradesmans Insurance unless we have agreed otherwise.

Cancelling your Trademans Insurance

You may cancel your Tradesmans Insurance at any time. We may cancel your Tradesmans Certificate by giving 30 days notice by registered post to your last known address.

In the event of your Tradesmans Certificate being cancelled, you will be entitled to a refund of a proportion of any premium paid corresponding to the unexpired period during which the certificate would have been in force. However, if there has been a claim we shall be under no obligation to make any return in premium.

Claiming under your Trademans Insurance

If you believe that you have a claim under your Tradesmans Certificate you should contact the Director of Claims at M J Harrington Syndicate 2000, Limit Underwriting Limited, Plantation Place, 30 Fenchurch Street, London, EC3A 3BP.

Your rights if things go wrong

If you have a complaint about your Trademans Certificate you should write to Mark Harrington, Active Underwriter, Syndicate 2000, Limit Underwriting Limited, Plantation Place, 30 Fenchurch Street, London EC3M 3BD. who will investigate the matter for you. Please quote your certificate or claim number.

If you remain dissatisfied, you can refer the matter to: The Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA. Tel 020 7327 5693 Fax 020 7327 5225 e-mail complaints@Lloyds.com

Referral can also be made to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR

Who is your insurer?

Tradesmans is underwritten by Underwriters at Lloyd's and arranged, under a binding authority from the Underwriters, by Glemham Underwriting Limited.

Glemham Underwriting Limited is authorised and regulated by the Financial Services Authority and is a Lloyd's Coverholder. Company registered in England No. 5509907. Registered Office c/o Turner & Ellerby, The Guildhall, Framlingham, Woodbridge, Suffolk, IP13 9AZ.