

CONTRACTORS PLUS



COVER DETAILS

Policy Reference Number:	GBUL/57940/26/05/2017
Insured:	L M E Scaffolding Ltd 14 Arnold Road Margate CT9 1SU
Business:	Scaffolding Contractors
Period of Insurance:	From 26/05/2017 to Midnight 25/05/2018
Policy Issue Date:	20/06/2017
Effective Date:	26/05/2017
Policy Wording Ref:	GBUL Contractors Plus Jan 2016

Combined Minimum & Deposit Premium (to be adjusted in accordance with General Conditions applying to sections 1 & 2)	
Premium:	£2,100.00
IPT:	£210.00
Administration Fee:	£50.00
Grand Total:	£2,360.00



SCHEDULE

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SECTION 1

Employers Liability (Exc. All Offshore Exposure) (Section 1A)	
Indemnity Limit:	£10,000,000 Employers Liability (costs inclusive) Any one occurrence
Public Liability/Products Liability (Sections 1B & 1C)	
Indemnity Limit:	£5,000,000 Public Liability – Any one occurrence
Indemnity Limit:	£5,000,000 Products – Any one occurrence and in the aggregate
Excess:	£1,500 Each and every claim inc. costs and expenses

SECTION 2

Contractors All Risks (Sections 2A, 2B, 2C & 2D)		NOT INSURED
	Sums Insured	
2A CONTRACT WORKS	NOT INSURED	Any One Contract
2B OWN PLANT	NOT INSURED	Total NRV
	NOT INSURED	Any One Item
TEMP BUILDINGS	NOT INSURED	Total NRV
2C HIRED-IN PLANT	NOT INSURED	Any One Item
	NOT INSURED	Any One Occurrence
2D EMPLOYEES' TOOLS	NOT INSURED	Total Sum Insured
Any One Employee	NOT INSURED	
Excesses	NOT APPLICABLE	

SECTION 3

Commercial Legal Protection (Section 3)	
Limit of Indemnity	£100,000



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Applicable Endorsements

There are conditions contained within this Schedule that are condition precedent to Insurer liability. If the Insured breach any of these conditions precedent this may render the claim null and void or reduce the amount payable or the Insurer may treat this insurance as though it never existed.

Liability Endorsements (Sections 1A, 1B & 1C)	
Heat Work Away Exclusion (ccb)	<p>Heat Work Away Exclusion (Applicable to Section 1B of the Policy)</p> <p>This Policy does not indemnify the Insured in respect of liability arising out of or in way connected with any work involving the use or application of heat away from the premises of the Insured.</p> <p>However this exclusion shall not apply to the use of electric soldering irons and electric hot air guns provided that such equipment complies with British Standard BS3456 if applicable and is thermostatically controlled.</p> <p>All other terms, conditions, exclusions and limitations in this policy remain unaltered.</p>
Harness Conditions (ccb)	<p>Harness Conditions (Applicable to Sections 1A 1B & 1C of the Policy)</p> <p>It is a condition of this Policy that all Persons Employed shall be issued by the Insured with and shall wear fall-arrest equipment consisting of a full body harness, shock absorbing lanyard and connecting hook which conform with CEN standards when working at heights exceeding 5 metres above ground</p> <p>This condition shall not apply when the work area, including any access platform or scaffolding, has edge protection consisting of:</p> <ul style="list-style-type: none"> a) a main guard rail at least 910mm above the edge; b) a toe board at least 150mm high; c) an intermediate guard rail or other barrier so that there is no gap more than 470mm. <p>All other terms, conditions, exclusions and limitations in this policy remain unaltered.</p>
Hazardous Works Exclusion – Scaffolders & Roofers	<p>Hazardous Works Exclusion – Scaffolders & Roofers (Applicable to Sections 1A 1B & 1C of this Policy)</p> <p>This Policy does not indemnify the Insured in respect of liability caused by or arising from any work in or in connection with</p> <ul style="list-style-type: none"> a) blast furnaces dams canals viaducts bridges or tunnels



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	<p>b) aircraft airports railways ships vessels air cushioned vehicles watercraft docks piers jetties wharves breakwaters or sea walls</p> <p>c) collieries mines quarries chemical works gas works oil refineries power stations substations nuclear installations or establishments</p> <p>d) work underground or underwater offshore installations bulk oil petrol gas or chemical storage tanks or chambers.</p> <p>e) the handling storage or transportation of Asbestos Asbestos Dust or Asbestos Containing Materials or any other toxic or radioactive waste</p> <p>f) the sale supply hire or erection or modification of spectator stands</p> <p>g) demolition sites</p> <p>All other terms, conditions, exclusions and limitations in this policy remain unaltered.</p>
Height Limit 10m (ccb)	<p>Height Limit (Applicable to Sections 1A 1B & 1C of the Policy)</p> <p>This Policy does not apply to liability in respect of any claim arising in connection with work undertaken by the Insured or any person employed at a height above ground level (or floor level in the case of work inside any building or structure) which exceeds a height of 10 metres</p> <p>All other terms, conditions, exclusions and limitations in this policy remain unaltered.</p>
Statement of Fact Condition	<p>Statement of Fact Condition</p> <p>This Policy is written on the basis of the information supplied by the Insured and presented to the Insurer for quotation and used by the Insurer to calculate the premium and terms for the risk.</p> <p>In addition to this information supplied it is a condition of this Policy that the Insured supplies a signed and dated Statement of Fact within 30 days of commencement of cover.</p> <p>In the event of the failure by or on behalf of the Insured to produce the Statement of Fact within the period stated above Insurers will have the right to cancel the Policy by giving not less than 7 days notice in writing to the Insured. The premium for the period from inception and until the effective cancellation will be calculated at pro rata.</p> <p>In the event that the Statement of Fact is different from the information originally supplied to Insurers the Insurers will have the right to amend</p>



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	<p>conditions and premium or cancel the policy. The Insured will have the right if such amended terms are not acceptable to cancel the policy provided that notice of such cancellation is given in writing and within 30 days of the amended terms being given. The premium for the period from inception and until the effective cancellation will be calculated at pro rata of the amended terms.</p> <p>All other terms conditions exclusions and limitations in this Policy remain unaltered.</p>
Subjectivity Condition	<p>Subjectivity Condition</p> <p>This Policy is written subject to satisfactory compliance with all subjectivities within the timescales advised within the quotation document.</p> <p>If the insured fails to comply with any of the subjectivities Insurers reserve the right to cancel this insurance giving not less than 30 days notice in writing to the Insured or impose special terms and conditions and/or revise the premium rate.</p> <p>The Insured will have the right if such amended terms are not acceptable to cancel the policy provided that notice of such cancellation is given in writing and within 30 days of the amended terms being given. The premium for the period from inception and until the effective cancellation will be calculated at pro rata of the amended terms.</p> <p>All other terms conditions exclusions and limitations in this Policy remain unaltered.</p>
Territory Endorsement	<p>Territory Endorsement</p> <p>It is understood and agreed that the words 'Territorial Limits' wherever they appear in this policy are hereby deleted and replaced with the words 'Insured Territories'.</p> <p>All other terms conditions exclusions and limitations in this Policy remain unaltered.</p>
SCAFFOLDING HANDOVER CERTIFICATE CONDITION	<p>SCAFFOLDING HANDOVER CERTIFICATE CONDITION</p> <p>It is a condition precedent to liability under this Policy for all Non Private Dwelling housing that on each occasion scaffolding is handed over to their customer, the Insured shall supply and obtain signed receipt of a Handover Certificate which confirms: -</p> <ul style="list-style-type: none"> - The Scaffold is complete and complies with the requirements of The Construction (Design and Management) Regulations 2007 and the relevant British Standards. - The distributed loads which are permitted on the working lifts - The guarding of working platforms



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	<ul style="list-style-type: none"> - That the bracing and ties are complete - That an inspection by the person in charge of the scaffold (not the scaffolder) is required seven days after modifications or following exposure to adverse weather conditions, and that the findings of the inspection are recorded - That the employer is responsible for his employees working on the scaffold - That no tarpaulins are to be fixed to the scaffold structure unless the scaffold has been specifically designed - That no unauthorised modifications or alterations are to be made to the scaffold.
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Commercial Legal Protection (Section 3)	
No Legal Protection cover is available to any business or organisation where all or part of their operation includes the following trades:	<ul style="list-style-type: none"> • Aircraft/Aerospace Industry • Gaming, Gambling (including turf accountants) & Night Clubs • Fairgrounds & Amusement Arcades • Insulating Contractors (if handling asbestos) • Pop Groups • Rag/Scrap Merchants • Waste/Refuse Disposal • Care Homes • Educational Establishments • Employment/Recruitment Consultants

Insurers:	<p>Section 1: Tokio Marine Kiln Syndicates Limited, 20 Fenchurch Street, London, EC3M 3BY. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 204909.</p> <p>Unique Market Reference Number - B0241GC111944T</p> <p>Section 2: NOT INSURED</p> <p>Section 3: DAS</p>
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Complaints Procedure applicable to Sections: 1 Liability

If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact:

GB Underwriting Ltd
Little Braxted Hall
Little Braxted
Witham
Essex
CM8 3EU

In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to the Complaints Team at Lloyd's. The contact details are:

Complaints
Lloyd's
Fidentia House
Walter Burke Way
Chatham Maritime
Kent ME4 4RN
Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: Complaints@Lloyds.com

Details of Lloyd's complaints procedures are set out in a leaflet 'Your Complaint - How We Can Help' available at www.lloyds.com/complaints and are also available from the above address.

If you remain dissatisfied after Lloyd's has considered your complaint, you may refer your complaint to the Financial Ombudsman Service. The contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 0800 023 4567 or 0300 123 9123
E-mail: complaint.info@financial-ombudsman.org.uk

The Financial Ombudsman Service is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

Making a complaint does not affect your right to take legal action.



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Complaints Procedure applicable to Sections: 3 Legal Expenses

We always aim to give **you** a high quality service. If **you** think **we** have let **you** down, please write to **our** Customer Relations Department at **our** Head Office address:

DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH
Registered in England and Wales, number 103274.

Or **you** can phone **us** on 0844 893 9013 or email **us** at customerrelations@das.co.uk
Details of **our** internal complaint-handling procedures are available on request.

If **you** are still not satisfied and are a small business **you** can contact the Insurance Division of the Financial Ombudsman Service at Exchange Tower, Harbour Exchange Square, London, E14 9SR.

You can also contact them on 0800 023 4567 (free from a landline) or 0300 123 9123 (free from some mobile phones). Website: www.financial-ombudsman.org.uk

Using this service does not affect **your** right to take legal action.

