

Damon Policy



redefining / standards

Date of issue
04 August 2017
Policy number
AC TRM 4188415
Policy wording version
CLTR0001P-D

Your policy

Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

What you need to do next

- Please read the following documents carefully to check the details are correct and that the level of cover meets your needs:
 - The schedule
 - Your statement of fact
 - Certificate of Employers' liability insurance
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

What's enclosed

- Your statement of fact
- Certificate of employers' liability insurance

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

Your broker's details

Name
Agency number

A PLAN INSURANCE
4661874

Your schedule

Tradesmen Insurance

Your details

The insured D F M Electrical Ltd

Correspondence address 14 Holtsmere Close
Watford
Hertfordshire
United Kingdom
WD25 9NG

Helpful information

➤ The insured is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Your premium

Premium	£339.26
Insurance Premium Tax (IPT) at the current rate	£40.72
Total amount payable	£379.98

Your period of insurance

Date this policy starts	19 August 2017
Date this policy expires	18 August 2018
Renewal date	19 August 2018

Your business details

Estimated annual turnover	£136,000
The total number of people working in the business (including all partners, principals and proprietors)	3

➤ We are unable to accept insurance if your turnover exceeds £500,000 or the total number of people exceeds 8

Your business description

Business activity	Electrical Contractor - Large Commercial Only Electrical Contractor - Domestic/Small Commercial Only
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➤ The Business description is the activities you are covered for.

Your covers

Public liability	✓ covered
Limit of indemnity	£5,000,000
Personal accident	✗ not covered

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Employers' liability	✓ covered
Limit of indemnity – A	£10,000,000
Limit of indemnity – B	£5,000,000

➤ Employers liability details of what is covered under limit A and limit B can be found within the Employers liability section of your policy wording.

Business tools, plant and equipment	✗ not covered
Hired in plant	✓ covered
Hired in plant sum insured	£50,000
Annual hiring charges	£2,000
Contract works	✗ not covered

Excesses that apply to your policy

The excesses below apply to your policy.

cover	excess
Public liability (for loss or damage to property)	£250
Business tools plant and equipment	£ 0
Hired in plant	£500
Contract works	£ 0

➤ Excess is the first part of each and every claim paid by you

Endorsements that apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

➤ An endorsement is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

702 - Alarm / security device failure

The Public liability section will apply to loss of or damage to property arising from any alarm system, security system or security device sold, supplied or maintained by **you** or which forms part of any work that **you** have completed, failing to perform as intended or expected. **We** will pay the amount of damages for which **you** become legally liable subject to the following

1. the maximum amount **we** will pay for all these claims during the **period of insurance** is £1,000,000
2. the **excess** **you** must pay is £2,500