



Specialist Underwriters

## ECIC Contractors' Combined Policy Schedule

This Schedule replaces any previously issued Schedule

**Date Schedule Issued:** 17<sup>th</sup> September 2021

**Policy No:** 79202989

**Wording:** ECIC CCP: V010418 1.0

**The Insurers:** Markel International Insurance Company Limited

**The Insured:** CUBE FM Limited

**Address:** 79 Main Street, Long Eaton, Nottingham, Derbyshire, NG10 1GW

**Business:** HVAC & electrical contractors

### Period of Insurance

**From:** 22<sup>nd</sup> September 2021

**To:** 21<sup>st</sup> September 2022

**Renewal Date:** 22<sup>nd</sup> September 2022

**Premium (See General Condition 9):** £2,288.50

**Insurance Premium Tax:** £274.62

**Total:** £2,563.12

**Claim Notification address:** ECIC, Verity House, 6 Canal Wharf, Leeds LS11 5AS

### Section 1 – Employers' Liability

#### Limit of Indemnity

Any one Event other than arising directly or indirectly out of Terrorism: £10,000,000

Any one Event arising directly or indirectly out of Terrorism: £5,000,000

**Operative Endorsements: None**

### Section 2 – Public and Products Liability

#### Limit of Indemnity

A) Any one Event: £5,000,000

B) All Events happening during any one Period of Insurance in respect of Products Supplied: £5,000,000

C) All incidents occurring or deemed to occur during any one Period of Insurance in respect of Pollution or Contamination: £5,000,000

#### Excess:

##### Property Damage Excess:

1: £750 any one Event arising from mechanical heating ventilation air conditioning or plumbing work

2: £500 any one Event any other Damage

#### Operative Endorsements:

Endorsement 1: Fire Precautions

Endorsement 2: Sub-contractors' Insurance Check  
Sub-contractors' Minimum Limit: Not less than this Policy

Endorsement 3: Underground Services

Endorsement 4: Defective Products Supplied Extension

### Section 3 – Professional Indemnity

**Retroactive Date:**

22<sup>nd</sup> September 2020

**Limit of Indemnity**

Aggregate limit any one Period of Insurance:

£100,000

**Excess:**

1: £2,500 any one claim

**Operative Endorsements:**

Endorsement: **Fire Safety Exclusion**

### Section 4 – Contractors All Risks

Not Insured

### Section 5 – All Risks Property

Not Insured

### Section 6 – All Risks Business Interruption

Not Insured

### Section 7 – All Risks Money

Not Insured

### Section 8 – Goods in Transit

Not Insured

### Section 9 – Personal Accident

Not Insured

### Section 10 – Legal Expenses

Your Sections of cover	The most that we will pay any one claim	1. Excess for our choice of representative	2. Excess if you are able to choose your own representative	Territorial Limits
Employment disputes	£100,000	£250	Not applicable	UK
Employment compensation awards	£100,000	£250	Not applicable	UK
Property disputes	£100,000	£250	£1,000	UK
Criminal defence	£100,000	£250	£1,000	UK
(Interview under caution)	£2,500	£250	Not applicable	UK
Tax protection	£100,000	£250	£1,000	UK
(Aspect enquiry)	£100,000	£1,000	Not applicable	UK
(Current tax year enquiry)	£1,000	£250	Not applicable	UK
Trade and engineers regulatory protection	£100,000	£250	£1,000	UK
Trade certification / registration	£100,000	£250	£1,000	UK

protection				
Trade operators licence disputes	£100,000	£250	£1,000	UK
Court attendance costs	£1,000	£0	Not applicable	UK
Employee extra protection	£100,000	£250	£1,000	UK
Trade supply contract disputes	£100,000	£500	£1,000	UK
Construction contract disputes	£100,000	£1,000	£1,000	UK
The most that we will pay for all claims in the period of insurance	£1,000,000			
Minimum sum in dispute	Section of Cover: Trade Supply and Construction Contract Disputes - £1,000			
Co-insurance	Section of Cover: Construction Contract Disputes 10% of legal expenses incurred if a claim exceeds £5,000			
Markel Advice Line	0333 234 2103			
Claims Line	0345 350 1099			
Markel Law Hub	<b>You</b> have access to the Markel Law Hub an online resource of expert legal and business guides, templates and content, provided by Markel Law LLP. To access the website, register by going to the sign up page at markellaw.co.uk using the following token number pbFQ46hw			

#### Operative Endorsements:

#### Terrorism Extension

Not Insured

#### Directors and Officers Liability Extension

Not Insured

#### Additional Endorsements

##### Endorsement **Fire Safety Exclusion (Applicable to Section 3 – Professional Indemnity)**

The indemnity will not apply to legal liability arising directly or indirectly out of or in any way related to the combustibility fire safety or fire protection performance of any façade materials cladding glazing doors or external or internal wall system or any of their components or materials used in the manufacture assembly or construction of any building or structure including any associated fixings signage core filler insulation fire stopping barrier or intumescent seal

All other Terms Conditions and Exclusions remain unaltered

##### Endorsement **GENERAL EXCLUSIONS (Applicable to All Sections unless otherwise stated)**

##### **Infectious And Contagious Disease Exclusion (Not Applicable to Section 1 or Sections 9 – 10)**

The Insurers shall not be liable in respect of any claim loss cost or expense of whatsoever nature directly or indirectly arising out of contributed to by or resulting from

- 1) an Infectious or Contagious Disease
- 2) any fear or threat of an Infectious or Contagious Disease regardless of whether this is actual or perceived
- 3) any action taken to minimise or prevent an Infectious or Contagious Disease

In respect of Section 2 - Public and Products Liability this General Exclusion only applies to the



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cover provided by the following Extensions and Endorsements (where they are operative)

- 1) Endorsement 5 – Professional Negligence Extension
- 2) Extension 12 – Financial Loss
- 3) Endorsement 17 – Directors and Officers Liability Insurance Extension

For the purpose of this Exclusion Infectious or Contagious Disease means any disease capable of being transmitted from an infected person animal or species to another person animal or species by any means

Endorsement **GENERAL CONDITIONS**  
**(Applicable to All Sections unless otherwise stated)**

**Brexit**

The Insurers shall not provide coverage or be liable to provide any indemnity or payment or other benefit under this Policy in respect of any risk where the regulatory risk location is within the European Economic Area ("EEA") other than Great Britain Northern Ireland the Channel Islands or the Isle of Man

ECIC is a trading name of Markel International Insurance Company Limited, whose ultimate holding company is Markel Corporation. Markel International Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Financial Services Register No.: 202570).  
Registered Office: 20 Fenchurch Street, London EC3M 3AZ. Company Number: 00966670

