

**SCHEDULE****Master Tradesman****Policy Number:** B1811320036833**Period of Insurance from**

11/01/2014 16:19:00

**To Renewal Date**

10/01/2015 23:59:00

**Constructaquote.com**

Barclay House 2-3 Sir Alfred Owen Way

Caerphilly

Mid Glamorgan

CF83 3HU

**Agency No:**

Insured

Daniela Yalamova Limited

Address

29 Hillbrook Road  
London  
SW17 8SF

Trading Name

Daniela Yalamova Limited

Business Description

Primary Trade:Cleaner  
Secondary Trade:None

Premium

£48.87

Premium Tax 6%

£2.93

Total

£51.80

The following sections are in force

Section

B

C

D

Description

Public Liability

Employers' Liability

Tools Cover

Limit of Indemnity

£1,000,000

NOT INSURED

NOT INSURED

## Data Protection Act

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or be authorised and regulated by the applicable body, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above

Reason for Issue

Policy

Schedule Date

13/01/2014

**IMPORTANT Any query should be referred immediately to your Insurance Broker or Intermediary.****Please read this Schedule carefully, check that it meets your requirements and keep it safely with your Policy document**

Covea Insurance plc Norman Place, Reading RG1 8DA  
Telephone 0844 902 1000 Fax 0118 955 2211

[www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Registered in England and Wales 613259

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

**SCHEDULE**

**Master Tradesman**

**Policy Number:** B1811320036833

Agent  
  
Constructaquote.com  
  
Barclay House 2-3 Sir Alfred Owen Way  
  
Caerphilly  
CF83 3HU

Continuation Page 1

The  
Insured

Daniela Yalamova Limited  
  
29 Hillbrook Road  
London  
SW17 8SF

Trading Name

Daniela Yalamova Limited

The Endorsements shown below apply to your Policy

**14 Woodworking machinery exclusion**

(Applicable to section C – Employers Liability only) The Company shall not be liable in respect of Bodily Injury caused by or in connection with the use of power driven woodworking machinery other than portable tools applied to the work by hand

**10 Heat exclusion**

The Company shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with the use of electric oxyacetylene or other welding or heat cutting equipment hot air guns blow lamps or blow torches tar bitumen or asphalt heaters or any other equipment or process involving the application or use of heat elsewhere than at the Insured's own premises

**12 Cleaning exclusion**

The Company shall not be liable in respect of 1. Bodily Injury or loss of or damage to property caused by or in connection with the external cleaning of any premises or the cleaning of industrial plant or machinery or of motor vehicles 2. Loss of or damage to carpets upholstery or curtains caused by or arising from the use of specialist cleaning equipment

**36 Excluding work on motor vehicles**

The Company shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with work on motor vehicles

**1 Excluded activities**

1. The Company shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with

- 1.1. the demolition or partial demolition of any structure
- 1.2. the surfacing or construction of roads.
- 1.3. the laying of underground services

unless incidental to any building contract undertaken by the Insured for which indemnity is provided hereunder

2. any excavation exceeding in any part a depth of three metres

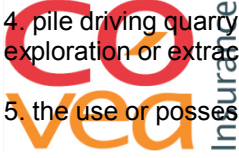
3. the felling or lopping of any tree exceeding five metres in height

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4. pile driving quarrying the use storage or possession of explosives water diversion or work under water fuel gas or mineral exploration or extraction

5. the use or possession of tower cranes or cradles

6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples

7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based product

8. work on computers or ancillary equipment and their cabling used for any business purpose

## **2 Work restriction**

The Company shall only be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with work in or on buildings or that part of any building occupied solely as private dwellings shops offices hotels public houses guest houses schools colleges residential retirement or nursing homes (including the grounds thereof)



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## **MASTER TRADESMAN PLUS STATEMENT OF FACT**

Please read the following information carefully. It forms a record of information, advised and constitutes the basis of your contract of insurance.

If you are satisfied that, to the best of your knowledge and belief this is a true Statement of Fact, you need take no further action.

If any of the facts on this Statement are incorrect you must notify your insurance broker/intermediary as soon as possible and, in all circumstances, within thirty days from the date of inception of the policy. Failure to advise that the facts in the statement are wrong could result in the invalidation of the policy.

Upon payment of the premium requested and subject to the Statement of Fact not being rejected by you, you are accepting the insurance offered on the terms contained in the Statement of Fact.

### **PROPOSER(S)**

Name: Daniela Yalamova Limited

Address: 29 Hillbrook Road

London

SW17 8SF

**START DATE : 11/01/2014**

### **GENERAL DETAILS**

Neither You or any director or partner involved with the Business or any other business have:

- Ever been declared bankrupt or insolvent
- Ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence
- Ever had any previous insurer decline a proposal, refuse to renew a policy or impose special terms of conditions
- Ever been convicted during the past 5 years of any offence relating to the Health and Safety of your employees or members of the public in connection with your business.

### **CLAIMS HISTORY**

In connection with The Business or any other business in which You or any director or partner are, or have been involved, and in respect of the cover(s) now granted:

- There have not been any losses/claims made for any of the risks proposed exceeding £1000 in the last 5 years
- There have not been any losses/claims made for two losses of the same type

### **COVER DETAILS**

Business Description: Tradesman

Primary Trade : Cleaner

Secondary Trade: None

Number of Principals involved in the primary trade activities of the business: 1

Number of Employees, labour only sub-contractors, of those working under Government schemes involved in the primary trade activities of the business: - 1

Public Liability limit of indemnity: £1,000,000

Employers' Liability limit of indemnity: NOT INSURED

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## **OPTIONAL ADDITIONAL COVER**

### **TOOLS COVER**

Level of tools Cover: NOT INSURED

The level of cover provided is for loss of or damage to hand tools and hand held portable power tools for use in the connection with the business the property of, or hired in by, any manual principal, partner or director included in the Public Liability cover.

Standard tools cover excludes losses from any unattended motor vehicle or trailer caused by or arising from theft or attempted theft.

The maximum liability of the Company in respect of the amount payable to any one Insured Person shall not exceed:

NOT INSURED

#### Principal Tools Cover Exclusions

The First £250 of each and every occurrence of loss by theft or attempted theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park (applicable for Standard Plus Cover only)

The first £60 in respect of any other cause

Loss of or damage to tools caused by theft or attempted theft if they are left unattended unless they are contained in a securely locked motor vehicle, trailer or room and there is evidence of forcible or violent entry.

**NB.** Standard cover excludes losses from any unattended motor vehicle or trailer caused by or arising from theft or attempted theft.

Loss of or damage to tools while lent or hired out.

Loss or damage caused by wear, tear, rust, mechanical or electrical breakdown or any process of cleaning, repair or restoration.

Loss or damage to ladders, generators, transformers or any other equipment or tools not designed to be applied to the work directly by hand.

#### **Goods in Transit**

Not operative on policy

#### **GEOGRAPHICAL LIMITS**

Great Britain, the Isle of Man and Channel Islands.

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## **EXCLUDED WORK**

Unless specially amended, all policies exclude:

- Any excavation exceeding in part a depth of 3 metres
- The felling or lopping of any tree exceeding 5 metres in height.
- Pile driving, quarrying, the use, storage or possession of explosives, water diversion or work under water, fuel, gas or mineral exploration or extraction.
- The use or possession of tower cranes or cradles
- Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, off-shore installations, power stations, dams, tunnels, airports or aerodromes. Docks. Refineries, piers, harbours, railways, motorways, ships, aircraft, towers or steeples.
- Work in or on any building used for the manufacture, processing or bulk storage for wholesale purposes of any gas, chemical, explosive, oil or petroleum based product.
- Work on computers or ancillary equipment and their cabling used for any business purposes.
- The use of fixed woodworking machinery.

All policies excludes the following unless incidental to any building contract undertaken by the insured for which indemnity of provided in the policy.

- The demolition or partial demolition of any structure
- The surfacing or construction of roads

## **ENDORSEMENTS APPLICABLE TO THIS POLICY**

14	Woodworking machinery exclusion
10	Heat exclusion
12	Cleaning exclusion
36	Excluding work on motor vehicles
1	Excluded activities
2	Work restriction

## **PUBLIC LIABILITY PROPERTY DAMAGE EXCESS**

General Property damage excess: Standard Property Damage Excess of £100

General Property damage excess: Application of Heat Damage Excess of £500

Additional excess if additional partners, directors or employees (other than office staff) taken on and Covea are not notified within 14 days: £500

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## GENERAL

Your payments to bona-fide or supply and fix subcontractors do not exceed £50,000 per annum.

You do not use Welding or Flame Cutting equipment

You do not hire out Plant and/or Machinery to other persons or firms. All Plant and Machinery will be properly, maintained, adequately guarded and regularly inspected to comply with statutory requirements.

For the trades or BUILDER and PROPERTY MAINTENANCE/REPAIR Only, your work as SEPARATE contracts in respect of Painting and Decorating, Roofing, Groundwork's or Plumbing and Heating does not exceed 15% of your annual turnover. In addition, your work as SEPARATE contracts does not exceed 5% of your annual turnover in respect of Timber Treatment, Damp-Proofing or Civil Engineering.

You do not undertake work involving the installation, service, maintenance or repair of gas appliances, pipework, equipment or flues unless such work is carried out by Gas Safe registered persons.

You do not undertake work away from your premises involving the use or handling of Asbestos or Silica or the discharge of toxic or dangerous substances into the atmosphere, sewers, waterways or elsewhere.

## DATA PROTECTION ACT

It is important that the information you provide is accurate. The information you provide is collected by or on behalf of Covea Insurance and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling and to enable us to detect or prevent fraud or loss. We may use some of the information you provide for research, marketing or statistical purposes. We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you.

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or to be authorised and regulated by the applicable body, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

Insurers pass information to the Claims and Underwriting Exchange Register, run by Insurance Database Services Ltd (IDS Ltd) for the purpose of checking information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as fire, water damage or theft) which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Details of your Employers' Liability cover will be passed to the Employers' Liability Tracing Office and will be made available within a searchable database to potential claimants for the purpose of identifying which insurer or insurer's provider of have provided employers' liability cover to you as an employer.

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record the search. Searches may also be made against other insurers data. If fraud is suspected information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes. You can find out which fraud prevention agencies are used by contacting us at [info@coveainsurance.co.uk](mailto:info@coveainsurance.co.uk)

You should show this notice to anyone who has an interest in property insured under the policy. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes.

Under the Data Protection Act 1998 you have the right of access to any information held about you by Covea. You can exercise this right by contacting the Data Protection Officer.

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Providing information to us signifies your consent to it being used for these purposes. If you have any queries about our use of your information please write to the **Data Protection Officer, Covea Insurance plc, Norman Place, Reading, RG1 8DA.**

#### **ABOUT Covea**

Cov  a Insurance plc is a financially secure, well established UK insurer with a Standard and Poors rating of A-Stable and 1.1 million policyholders\*\*.

Cov  a Insurance plc was formed in 2012 through the merger of Provident Insurance and MMA Insurance, two well established insurers with a combined experience of over 100 years in the UK insurance market.

Cov  a Insurance plc is part of the Cov  a Group; a leading French Mutual Insurer with assets of   71bn, 10.7m members and customers and over 25,000 employees\*.

***\*As at the end of 2010***

***\*\* As at the end of 2011***

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