

Policy Number: IP23ATRAD00023889100

INSURED

Name of Insured	WESTBRIDGE WELLS LTD
Correspondence Address	47, Hillside Road, Ashtead, Surrey, KT21 1RZ
Trade/Business	Builders - All Premises

IMPORTANT INFORMATION

Reason For Issue	New Business
Date of Issue	04/09/2023 17:20:38
Effective Date	15/09/2023 00:01
Renewal Date	15/09/2024 00:01

YOUR INSURANCE BROKER'S DETAILS

Broker Name	Osborne and Sons (Insurance Consultants) Limited
Broker Telephone Number	020 8388 6000
Broker Address	2 Rosehill Sutton SM1 3EU
iprism Agency Reference	AOSB0002

SECTION 1 - PUBLIC LIABILITY

Item No	Description	Limit of Indemnity
	Public Liability (Any one claim or series of claims arising out of any one event)	£5,000,000
	Number of Persons Insured	5

SECTION 2 - EMPLOYERS LIABILITY

Item No	Description	Limit of Indemnity
	Employers Liability (Any one claim or series of claims arising out of any one event)	£10,000,000
	Injury to Working Partners and Proprietors Option	Not Insured

SECTION 3 - TOOLS AND BUSINESS EQUIPMENT

Item No	Description	Sum Insured
	Tools and Business Equipment	£5,000
	Laptop Computers	Not Insured

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SECTION 4 - CONTRACT WORKS, OWN AND HIRED IN PLANT - NOT INSURED

SECTION 5 - EXCESS OF LOSS - NOT INSURED

SECTION 6 - COMMERCIAL LEGAL EXPENSES

	Limit of Indemnity
Advice and Assistance (Access to Helplines)	Insured
Commercial Legal Expenses and Tax Enquiries	£100,000 any one incident & £1,000,000 in the aggregate any one period of insurance

OPTIONAL EXTENSIONS - NOT INSURED

GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT

IP011442664CON - Contractual Liability Clause Amendment

In respect of Section 1 - Public Liability and Products Liability What is not covered - existing Exclusions (b) and (c) are deleted and replaced with the following

(b) Any liability which:

(i) arises from liquidated damages, penalty clauses, fines or aggravated, restitutionary, punitive or exemplary damages or any additional damages resulting from the multiplication of compensatory damages or other non-compensatory damages

(ii) arises by virtue of a contract or agreement unless such liability would have attached in the absence of such contract or agreement

(c) Any liability which:

(i) is insured by or would but for the existence of this Section be insured by any other policy

(ii) is assumed under the terms of Clause 6.5.1 of the JCT Conditions of Contract or any subsequent alteration revision amendments or similar terms under any Conditions of Contract

(iii) arises out of work undertaken in any Confined Space

Subject otherwise to the Policy terms Conditions Limitations and Exclusions

IP011442662EXS - Increased Third Party Property Damage Excess

We will not indemnify You under Section 1 - Public Liability and Products Liability in respect of the first £500 of each and every loss or Damage to third party property and not as otherwise stated in the Policy schedule

EXCESSES

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this Schedule, the excesses applicable to each section are as follows.

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EXCESSES (CONTINUED)

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 - Public and Products Liability	£250
Section 2 - Employers' Liability	NIL
Section 3 - Tools and Business Equipment	£500
Section 4 - Contract Works, Own and Hired in Plant including Continuing Hire Charges	£500
Section 5 - Excess Layer Public Liability	NIL
Section 6 - Commercial Legal Expenses	
Sub Section 3 - Contract Disputes	£500 - In respect of claims where the amount in dispute exceeds £5,000
All other commercial legal expenses sections other than sub-section 3 - contract disputes	NIL

YOUR INSURERS

Sections 1 - 4 and Optional Extensions are provided by

Insurer: Tokio Marine HCC
 Registered Number: 01575839
 Registered Office: Fitzwilliam House,
 10 St Mary Axe,
 London,
 EC3A 8BF
 Website: www.tmhcc.com
 FCA Registration Number: 202655
 Complaint Address: Compliance Officer, Tokio Marine HCC, 1 Aldgate,
 London, EC3N 1RE
 Complaint Telephone: 020 7702 4700
 Complaint E-Mail: tmhcccomplaints@tmhcc.com

Tokio Marine HCC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This insurance is underwritten by Tokio Marine HCC under delegated authority and is administered and arranged by iprism Underwriting Agency Ltd.

Section 6 (Commercial Legal Expenses) is provided by

Insurer: DAS Legal Expenses Insurance Company Ltd
 Registered Number: 103274
 Registered Office: DAS House,
 Quay Side,
 Temple Back,
 Bristol,
 BS1 6NH
 Website: www.das.co.uk
 FCA Registration Number: 202106
 Complaint Address: The Customer Relations Department, DAS Parc,
 Greenway Court, Bedwas, Caerphilly, CF83 8DW
 Complaint Telephone: 0344 893 9013
 Complaint E-Mail: customerrelations@das.co.uk

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YOUR INSURERS (CONTINUED)

DAS Legal Expenses Insurance Company Ltd DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Policy Terms

You must comply with the terms of this Policy. Failure to comply with the terms of this Policy may affect Your right to recover a claim or claims under this Policy.

Some of the conditions above require You to do, or not do, certain things; such conditions are referred to as a condition precedent. If You fail to carry out the obligation(s) (or part of an obligation) under a condition precedent We may, depending on the extent of the obligation(s):

- a) not pay the claim (or part of a claim), where the loss is attributable to Your failure to carry out the obligation(s) (or part of an obligation), and/or
- b) suspend the cover granted under this Policy:
 - i) from the date You failed to fulfil the obligation(s) (or part of an obligation),
 - ii) until You have fulfilled the obligation(s), if fulfilment is possible.

If you have any queries about these clauses please speak to your insurance broker.

Important Information including Claims, Complaints and Cancellations

iprism is the trading name of iprism Underwriting Agency Limited. We are a private limited company incorporated in England and Wales. Our registered company number is 05604278.

iprism is authorised and regulated by the Financial Conduct Authority (FCA) and Our permitted business is for the provision of regulated products and services, assisting in the administration and performance of a contract of insurance. Our FCA register number is 460209 and our registered address is 2nd Floor, 17 Bevis Marks, London, EC3A 7LN.

Your insurance broker is Your dedicated point of contact for any queries concerning Your iprism Policy. iprism are not authorised to offer You any advice so You must speak to Your insurance broker who is authorised by the FCA to advise.

Contact details for Your insurance broker are available on Your Policy Schedule.

Further information is provided at www.iprism.co.uk/client-info for details about:

- iprism and what We do
- Claims and how to make a claim
- Complaints, including the Financial Ombudsman Service
- Cancellations and how to cancel Your Policy
- Data Protection and Privacy Policy
- Law and jurisdiction
- Telephone call recording
- Telephone call charges

Dedicated Claims Telephone: 0333 005 1616

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Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers