



redefining / standards

Date of issue
02 September 2022
Policy number
AC TRM 4516838
Policy wording version
CLTR0001P-E

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's enclosed

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

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.

Change of details?

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

Your broker's details

Name	OSBORNE & SONS (INS CONS)LTD(ASHMOR)
Agency number	2740163

Your schedule

Tradesmen Insurance

Your details

The insured	Westbridge Wells Contracts Ltd
Correspondence address	47 Hillside Road Ashtead Surrey United Kingdom KT21 1RZ

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 period of insurance

Date this policy starts	15 September 2022
Date this policy expires	14 September 2023
Renewal date	15 September 2023

Your business details

Estimated annual turnover	£300,000
The total number of people working in the business (including all partners, principals and proprietors)	4

► 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	Builders - All Premises
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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
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	✓ covered
Portable tools and equipment	£5,000
Maximum limit for any one item	£1,000
Tools in vehicle overnight	✓ covered
Construction plant and machinery	✗ not covered
Business stock	✗ not covered
Hired in plant	✗ not covered
Contract works	✗ not covered
Legal expenses	✗ 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	£250
Hired in plant	£ 0
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.

501 - Hazardous work exclusion

We will not cover any **bodily injury**, loss or damage arising out of

1. demolition work (unless **you** are doing this as part of rebuilding or alteration work)
2. piling or underpinning
3. work in or under water
4. work using explosives

DE5 - Disease exclusion

Notwithstanding any provision to the contrary within **your policy**, no cover is provided under the Business tools, plant and equipment, Hired in plant and/or Contract works sections of **your policy**, for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Subject to the other terms, conditions and exclusions contained in **your policy**, these sections will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage or **time element loss** is covered by **your policy** and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, flood, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

Meanings of defined terms

Communicable disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

Time element loss

Business interruption, contingent business interruption or any other consequential losses.

CD1 Cyber and data exclusion

The defined term **Electronic data** attaching to the **Public liability section** of this **policy** is deleted.

The **Electronic data exclusion** attaching to the **Public liability section** of this **policy** is deleted and replaced by the following exclusion:

Cyber and data exclusion

We will not cover legal liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with

1. any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**
2. loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft, distortion, erasure, corruption or alteration of any **data**, including any amount pertaining to the value of such **data**
3. failure of electronic, electromechanical data processing or electronically controlled

equipment or **data** to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.

This exclusion shall not apply to claims

- a. for **bodily injury**
- b. for physical damage to material property
- c. under the **Data protection cover** of this section

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident**.

Meanings of defined terms

For the purposes of this exclusion the following defined terms shall apply:

Computer system

Any computer, hardware, software, firmware, programmes, operating systems, communications systems, electronic device, server, cloud or microcontroller including any similar system and any associated input, output, data storage device, networking equipment or back up facility.

Cyber act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

Cyber incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**
2. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.