

POLICY NUMBER PPSE/0040040

To be read in conjunction with Ageas Semploy Extra Policy Booklet



Ageas Semploy Extra Policy Schedule

New Business

Agent:	Grove & Dean Ltd Toll Gate House 96 Market Place RM1 3ER	Agency Number:	1889
		Agent Reference:	TATX68TM01

Agent's Telephone Number: 01708 436826

Insured:	Taylor Made Construction (UK) Ltd	Policy Number:	PPSE/0040040
Postal Address:	1 Eastern Crescent Chelmsford Essex CM1 4JQ	Effective Date	08/11/2012 at 14:06
		Expires On:	07/11/2013 at 23:59

Reason for issue: New Business	Premium (Exc IPT)	£167.44
	Insurance Premium Tax	£10.05
Date of issue: 09/11/2012	Total Premium:	£177.49

Business Trade(s): Builders - Pdh's, Shops, Restaurants & Offices Only
Property Maintenance/Repairers

Cover Details

For full details of your cover please refer to your policy wording. Where the number of people or employees is shown as '0' that section is Not Operative in this policy schedule.

POLICY SECTIONS

SECTION 1 LIABILITY	Limit of Indemnity
Sub-Section A - Public Liability	£5,000,000
Number of People Insured for manual work - 1	
Standard excesses that apply:	
Third Party Property Damage Excess	£100
If an Insured has less than two years experience in the trade, any excess is	£250

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increased by a further

Any additional excesses are shown in the endorsements applicable to the Policy.**Sub-Section B - Employers Liability**

Number of Employees insured for manual work - 1

Limit of Indemnity

£10,000,000

Public Liability **Excesses** are increased by £250 where **Insured** has had less than 2 years experience in the trade**Section 2 TOOLS and Stock in Transit**

Number of people insured for Tools and Stock in Transit - Nil

Limit of Indemnity

Not operative

(£1000 Single Article Limit Applies)

Standard excesses that apply:

Each and every claims:

£100

Any additional excesses are shown in the endorsements applicable to the Policy.**SECTION 3 CONTRACTORS ALL RISK****Contract Works**

(Maximum Value Any One Contract)

Not Insured**Own Plant & Equipment**

(Maximum Payable Any One Claim)

Not Insured**Hired In Plant**

(Maximum Payable Any One Claim)

Not Insured**SECTION 4 LEGAL EXPENSES****Not Operative****Please refer to the separate Business Legal Guard Policy wording for full details****SECTION 5 PERSONAL ACCIDENT GROUP****Category**Principals, Partners, Proprietors and All Employees
(excluding Temporary Employees, Students, Work
Experience Persons or Volunteers)**Not Insured****Category****Ageas Insurance Limited**Ageas House The Square Gloucester Business Park Brockworth Gloucester GL3 4AD Telephone 0845 122 3293 Facsimile 0845 122 3014
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Principals, Partners or Proprietors Only **Not Insured****Category**Employees Only (excluding Temporary Employees, Students, Work Experience Persons or Volunteers) **Not Insured****Endorsements Applying to the Policy****Summary of Endorsements by Trade**

Builders - Pdh's, Shops, Restaurants & Offices Only

SE02 SE05 SE06 SE08 SE27 SE34 SE73 SE85 SE87 SY93 Z241 Z244 Z245 Z247

Property Maintenance/Repairers

SE05 SE06 SE08 SE17 SE23 SE26 SE27 SE34 SE35 SE36 SE60 SE86 SE87 SE88 Z241 Z244 Z245 Z247

Endorsement Detail**SE02 Type of Premises and Building Height - Exclusion to Section 1 - Liability**The **Company** shall only indemnify the **Insured** in respect of claims arising from or in connection with work in or on:

- a) private dwellings, flats, maisonettes, schools, shops, offices, restaurants public houses, hotels or nursing homes
and
- b) where the building height of the premises (as shown in a) above) does not exceed 15 metres from ground level

SE05 Road Construction or Laying Main Sewers - Exclusion to Section 1 - LiabilityThe **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the construction of roads or laying of main sewers.**SE06 Pile Driving, Quarrying or the Use of Explosives - Exclusion to Section 1 - Liability**The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with pile driving quarrying or the use of explosives.**SE08 Demolition, Tunnelling or Water Diversion - Exclusion to Section 1 - Liability**The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with demolition other than by the **Insured** or **Employees** in the direct service of the **Insured** and only where such demolition forms part of a contract for erection reconstruction alteration or repair by the **Insured** and does not involve demolition of buildings exceeding 15 metres in height from ground level tunnelling or water diversion.**SE17 Failure to Perform - Exclusion to Section 1 - Liability****Ageas Insurance Limited**

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The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the failure of any fire or intruder alarm lock switchgear control panel or machinery to perform its intended function.

SE23 Increased Excess - Applicable to Sub-Section A of Section 1 - Liability

The Third Party **Property Damage Excess** shown on the schedule is increased to £250.

SE26 Central Heating Systems - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from the installation, servicing, replacement, repair, upgrade, Extension or control of any central heating system with a capacity in excess of 60kW (200,000 Btu/h).

SE27 - Clerical Workers - Extension to Section 1 - Liability

Section 1 - Liability extends to include cover for a maximum of 6 clerical **Employees** (persons carrying out bookkeeping, clerical administration or secretarial work).

SE34 Use of Wood Working Machinery - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the use by **Employees** of the **Insured** of Wood-Working Machinery driven by steam gas water electricity or other mechanical power.

The expression "Wood-Working Machinery" shall not be deemed to include lathes fret-saws boring machines sanding machines or mechanically-driven portable tools applied to the work by hand other than pendulum and swing saws.

SE35 Erection or Dismantling of Scaffolding or Use of Chemicals - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with

- (i) the use of acids (other than brick acid) and/or chemicals
- (ii) the erection or dismantling of scaffolding.

SE36 Type of Roofing Work - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with roofing work other than slating, tiling or thatching.

SE60 Work in or on Motor Vehicles - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with work in or on any motor vehicle.

SE73 Scaffolding - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the erection or dismantling of scaffolding except where the scaffolding is erected by suitably qualified personnel and is not more than 15 metres from ground level and is for the **Insured's** own use in carrying out work within the definition of the **Insured's**

SE85 Electrical, Roofing, Plumbing and Heating Contracts Limit - Exclusion to Section 1 - Liability

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The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any electrical, roofing, plumbing or heating work unless it forms less than 25% of an overall "Contract of Works" to be undertaken.

SE86 Erection, Maintenance and Repair of Steel Structures and Buildings - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any work involving erection maintenance or repair of Steel Structures and Buildings

SE87 Work involving Gas Supplies, Installations or Appliances - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any work involving connection to any gas supply and/or the installation, maintenance or repair of any gas installation or appliance

SE88 Roofing, Plumbing and Heating Contracts Limit - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any roofing, plumbing or heating contracts unless the total value of such contracts undertaken is less than 10% of the total turnover of the **Business** in any one year.

SY93 Underpinning - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with underpinning unless such work forms part of a contract for erection, reconstruction, alteration or repair by **Insured**.

Z241-Amendment to Section 4 - Legal Expenses

Section 4 - Legal Expenses detailed in your main Policy wording is no longer operative.

Where cover is operative please refer to the separate Business Legal Guard policy wording for full details of the cover, terms, conditions and exclusions.

Z244 - Amendment to Financial Services Compensation Scheme wording

Financial Services Compensation Scheme

In the event that Ageas Insurance Limited is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme.

For compulsory insurance you may be entitled to compensation up to 100% of the claim. For all other types of insurance you may be entitled to compensation up to 90% of the claim.

Further information is available from the Financial Services Compensation Scheme; their telephone number is 0207 8927300. Alternatively, more information can be found at www.fscs.org.uk.

Z245 - Amendment to Making a Claim wording

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If anything happens which may result in a claim being made:

Make Safe and Secure

Prevent further **Damage** and arrange for emergency repairs. For example, if you have frozen pipes, you should turn off the water supply and if necessary call out a 24 hour plumber.

Remember, if you do not have your own contractor, Business Assistance can arrange for an approved contractor to effect repairs, any time of the day or night. Please refer to your Schedule for details of the telephone number and reference number (which you will need to quote).

Tell the Police

Advise them immediately of any damage caused by theft, attempted theft, malicious persons, or any loss of Property. Take all practical steps to discover the guilty persons and recover the **Property** lost or stolen.

Tell Us

Contact us, or your intermediary as soon as possible, quoting your policy number in full (including any letters before and after the numbers). Refer to your Schedule or the front of this Policy for details of the 24 hour telephone and fax numbers for claims reporting. Alternatively you can write to Commercial Claims, Ageas Insurance Ltd, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4AD.

For loss or damage: obtain 2 estimates for repairs or replacement (as appropriate). Do not delay sending in the claim form until you get the estimates - simply tell us on the form that they are being obtained, and send them to us when you have them.

For incidents involving damage to other people's **Property** or **Injury** to others; do not admit liability or offer any payments. Send us written details of the incident along with the names and addresses of any witnesses immediately. Send us every letter or other documents alleging liability or negligence, unanswered. It is very important that these are dealt with, by us, immediately.

For claims under Section 4 - Legal Expenses please refer to the separate Business Legal Guard policy wording.

Keep Evidence

Keep all damaged **Property** and other evidence for inspection until you are advised by the police and us that you may dispose of it.

Z247 - Amendment to the Complaints Procedure

Should there ever be an occasion where you need to complain, we will sort this out as quickly and fairly as possible.

If your complaint is about the way your policy was sold to you, please contact your insurance agent to report your complaint.

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If you have a complaint regarding your claim, please telephone us on the number shown in your claims documentation.

Alternatively, for claims or any other type of complaint, you can also write to us at the address shown below or email us through our website at www.ageas.co.uk/complaints (please include your policy number and claim number if appropriate).

Customer Services Advisor
Ageas Insurance Limited
Ageas House
Tollgate
Eastleigh
Hampshire
SO53 3YA

We will try to resolve your complaint by the end of the next working day. If we are unable to do this, we will write to you within five working days to either:

- tell you what we have done to resolve the problem; or
- acknowledge your complaint and let you know when you can expect a full response. We will also let you know who is dealing with the matter.

We will always aim to resolve your complaint within four weeks of receipt. If we are unable to do this we will give you the reasons for the delay and indicate when we will be able to provide a final response.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS) if:

- you have an annual turnover of less than EUR 2million and fewer than 10 employees and,
- if for any reason you are still dissatisfied with our final response, or
- if we have not issued our final response within eight weeks from you first raising the complaint.

You can contact the Financial Ombudsman Service at the address below, however they will only consider your complaint once you've tried to resolve it with us.

South Quay Plaza,
183 Marsh Wall
London
E14 9SR

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Using this complaints procedure will not affect your legal rights.

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**CLAIM NOTIFICATION**

You can contact Ageas Claims Department on 0845 1223283. The line is open 24 hours a day, 365 days a year. The claims handler will ask you your name, policy number and full details of the loss circumstances. You will be advised on the procedures and what documentation is required by us to deal with your claim.

Alternatively you can fax details on 0845 1223017 or write to Commercial Claims, Ageas Insurance Ltd, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4AD, England.

For claims under Section 4 – Legal Expenses, please contact the Claims Helpline on 0845 122 8930. The line is open from 9.00am to 5.00pm Monday to Friday. The claims handler will take your details and send you a claim form to be completed and returned to the following address:

B4 Claims Ltd, 7 Farleigh Court, Old Weston Road, Flax Bourton, Bristol, BS48 1UR

Full claims procedures are noted in our Policy wordings.

LEGAL & BUSINESS HELPLINE SERVICES

As an Ageas policyholder with a current Policy you are automatically entitled to use the following helpline services. All helplines apply to the UK unless otherwise stated. To help us to check and improve our service standards calls are recorded.

BUSINESS LEGAL ADVICE - 0845 122 8931

This helpline is available 24/7, 365 days a year to provide confidential legal advice over the phone on legal problems affecting your business, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

UK TAX ADVICE - 0845 122 8931

This helpline is available between 9.00am and 5.00pm from Monday to Friday to provide confidential advice over the phone on any tax matters affecting your business, under the laws of the United Kingdom.

BUSINESS EMERGENCY ASSISTANCE - 0845 122 8935

This helpline is available 24/7, 365 days a year to arrange help straight away if an unforeseen emergency causes damage to your business premises or creates a health and safety hazard. We will contact a suitable repairer or contractor and arrange assistance on your behalf. All costs of assistance provided are your responsibility.

CONFIDENTIAL COUNSELLING HELPLINE - 0845 122 8934

This helpline is available 24/7, 365 days a day offering confidential support if an employee needs help to cope with a source of upset, stress or anxiety. Due to their sensitivity counselling calls are not recorded.

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Please do not phone the helpline service numbers to report a general insurance claim.

We will not accept responsibility if the helpline services fail for reasons beyond our control.

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