

Your Business Insurance

Tradesman Product



Welcome...

to your Policy Summary

The Master Tradesman product is designed to meet the demands and needs of self-employed persons and small businesses (including limited companies) undertaking a variety of manual, clerical and professional trades who wish to protect their business.

As standard, the policy will provide cover for:

- Public and Products Liability

The following optional additional covers are also available:

- Employers' Liability
- Contract Works
- Own Plant
- Hired in Plant
- Tools
- Goods in Transit
- Accidental Death

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p>Public and Products Liability (Compulsory)</p> <p>Legal liability for injury, illness or disease to any member of the public and damage to their property occurring during the period of insurance and arising out of the business (including up to £1,000,000 per period of insurance in respect of Communicable Disease.)</p>	<p>Limits of Indemnity available: £1 Million £2 Million £5 Million</p>
<p>Employers' Liability (Optional)</p> <p>Legal liability for injury, illness, death or disease of any employee caused during the period of insurance and arising out of the business of the insured</p>	<p>£10 Million Limit of Indemnity</p>
<p>Tools Cover (Optional)</p> <p>Damage to hand tools and hand held portable tools owned for use in connection with the business including loss or theft from unattended vehicles</p>	<p>If required all manual principals, partners, directors and/or employees must be included for the same level of cover Maximum limits available: £1,250, £2,500 or £5,000 A limit of £500 or 20% of the sum insured whichever is greater applies in respect of any one tool</p>
<p>Goods in Transit (included with Tools Cover)</p> <p>Damage to goods pertaining to the business whilst in or on or being loaded into or onto or unloaded from any motor vehicle owned by or operated under the direct control of the Insured</p>	<p>£500 Maximum Limit any one occurrence</p>
<p>Contract Works (Optional)</p> <p>Damage to temporary and permanent works executed by the insured including materials supplied or used in connection with the contract</p>	<p>Limits of cover available: £100,000 £250,000 £500,000</p>
<p>Own Plant (Optional)</p> <p>Damage to constructional plant tools and equipment owned by the insured</p>	<p>Limits of cover available: £10,000 £25,000 £50,000</p>
<p>Hired in Plant (Optional)</p> <p>Damage to constructional plant tools and equipment hired in by the insured</p>	<p>Limits of cover available: £10,000 £25,000 £50,000</p>
<p>Accidental Death Cover</p> <p>Accidental death of any insured person caused by a sudden unexpected event following an accident within the territorial limits</p>	<p>£10,000 for any one event</p>

Significant features and benefits of the policy

Description

Significant features and benefits of the policy

- Up to 10 employees can be included on the policy
- Automatic temporary employees extension for up to 50 working days per year
- Health and Safety at Work Act legal fees and costs
- Wide work definition for most trades
- Legal liability arising out of the Defective Premises Act (1972)
- Legal liability for work carried out by bona fide subcontractors working for you
- Contingent Motor Third Party Liability in respect of vehicles used in connection with the business
- Contractual liability
- Corporate manslaughter cover
- Cross liabilities
- Court attendance costs
- Indemnity to Principal
- Work overseas extension for non-manual temporary work undertaken anywhere in the world
- No minimum premium
- No Claims Discounts available earning up to 20% for 4 or more claims free years
- Option to pay by Instalments (via Direct Debit)
- Dedicated Commercial Claims Careline 0330 024 2266 operated 24 hours a day, 365 days a year, by staff trained in managing commercial claims
- Free 24 hour Business Legal Helpline

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
Public and Products Liability Section Excesses:	
General property damage:	
<ul style="list-style-type: none"> £100 increasing to £250 or £500 for certain trades Damage to Underground pipes, cables or services – £500 Damage to property caused by or arising from the application of heat – £500 The general property damage excesses is doubled for the first period of insurance only if less than 2 years experience in the trade Additional employees not covered by the temporary employees extension that are taken on during the period of insurance and Covéa Insurance is not informed within 14 days – £500 	<p>Endorsement 4</p> <p>Page 17</p> <p>Page 17</p> <p>Endorsement 5</p> <p>Page 15</p>
General:	
<ul style="list-style-type: none"> Damage to property owned by hired to or in the custody or control of you or any insured person Bodily injury or damage arising from or contributed to by any design plan specification or advice provided: <ul style="list-style-type: none"> (a) for work not undertaken by you (b) by any architect, quantity surveyor, or consulting engineer or (c) by any person other than you The cost of: <ul style="list-style-type: none"> (a) rectifying defective workmanship (b) repairing or replacing faulty goods supplied or work carried out Insurance required under clause 6.5.1 of the standard form of building contract or any similar clause Bodily injury or damage arising from the failure or partial failure of any fire, security or warning device to fulfil its intended function Liability arising from the ownership or use of mechanically propelled vehicles for which compulsory insurance is required by any road traffic legislation Bodily Injury to employees Bodily Injury or damage arising from work involving asbestos Liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with: <ul style="list-style-type: none"> (a) 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 (b) loss of use, reduction of functionality, repair, replacement, restoration or reproduction of any Data, including any amount pertaining to the value of such Data <p>This Exclusion shall not apply in respect of:</p> <ul style="list-style-type: none"> (i) Bodily Injury (ii) physical damage to material property directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with a Cyber Act or a Cyber Incident. Terrorism 	<p>Page 17</p> <p>Page 17</p> <p>Page 14</p> <p>Page 17</p> <p>Page 17</p> <p>Page 17</p> <p>Page 17</p> <p>Page 17</p> <p>Page 18</p> <p>Page 10</p>
Employers' Liability Section (Optional)	
General:	
<ul style="list-style-type: none"> Bodily Injury when the employee is entering or getting onto, travelling in or alighting from a motor vehicle in circumstances where road traffic legislation requires insurance or security The use of power driven woodworking machinery other than portable tools applied to the work by hand 	<p>Page 20</p> <p>Endorsement 14</p>

Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<p>Tools Cover Section (Optional)</p> <p>Excesses:</p> <ul style="list-style-type: none"> • Theft from unattended motor vehicles – £250 • All other claims – £60 <p>General:</p> <ul style="list-style-type: none"> • Any single article exceeding £500 or 20% of the sum insured whichever is greater • Loss or damage to tools whilst lent out or hired out • Damage to tools from wear and tear, rust, breakdown, cleaning, repair or restoration • Theft from unattended motor vehicles, trailers, rooms or boxes where there is no forcible and violent entry to the vehicle, trailer, room or box • Damage to portable computer and ancillary equipment and portable telecommunication equipment 	<p>Page 21</p> <p>Page 21</p> <p>Page 21</p> <p>Page 21</p> <p>Page 21</p> <p>Page 21</p>
<p>Goods in Transit Section (Optional)</p> <p>General:</p> <ul style="list-style-type: none"> • Damage caused by deterioration or any inadequate packing or insulation • Damage caused by theft or attempted theft • Damage due to delay or any other indirect loss 	<p>Page 22</p> <p>Page 22</p> <p>Page 22</p>
<p>Contract Works Section (Optional)</p> <p>Excesses:</p> <ul style="list-style-type: none"> • The first £250 of each and every claim for damage other than by theft, attempted theft or malicious damage • The first £500 of each and every claim for damage by theft, attempted theft or malicious damage <p>General:</p> <ul style="list-style-type: none"> • Damage to the contract works while in transit by sea or air • Damage to any pre-existing structure building or other property at the contract site including contents • Damage to any part of the contract works: <ul style="list-style-type: none"> (c) in respect of which a certificate of completion has been issued unless such damage be occasioned within 14 days of the date of issue of a certificate of completion but only to the extent you are responsible under the conditions of the contract (d) which has been handed over to the principal (e) which is in occupation or use by or in possession of the principal or with your permission any other person for any purpose other than the performance of the contract (f) which arises after practical completion where no certificate of completion is to be issued • Damage to any part of the contract works due to or attributable to: <ul style="list-style-type: none"> (a) any wear and tear, rust, corrosion, mildew or other gradual deterioration of or vermin or insect (b) the mechanical electrical or electronic breakdown failure or derangement or explosion (c) any defect in the materials or workmanship (d) any faulty or defective design plan or specification of or advice relating to that part • Damage for which you are not responsible under the terms of the contract • Any shortage or disappearance discovered only on the making of an inventory or periodic stocktaking and not traceable to an identifiable occurrence 	<p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p>

Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<ul style="list-style-type: none"> • Any penalty fine or damages or loss of contract or loss due to delay or increased costs of working or indirect loss of any kind • Theft from any unattended motor vehicle or trailer unless it is contained in a securely locked building and there is evidence of forcible and violent entry to or exit from the building • Damage arising from: <ul style="list-style-type: none"> (a) the making of sewers or other excavations exceeding in any part of a depth of 3 metres from the surface (b) any work connected with tunnels, reservoirs, dams, viaducts, bridges or mines (c) any work in under or over water • Damage to the contract works upon which work has been suspended for a period in excess of 30 days • Damage to portable computers and ancillary equipment and/or portable telecommunications equipment • Terrorism • Damage caused by pollution or contamination other than that to the contract works 	<p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Pages 24-25</p> <p>Page 10</p> <p>Pages 24-25</p>
<p>Own Plant Section (Optional)</p>	
<p>Excesses:</p>	
<ul style="list-style-type: none"> • The first £250 of each and every claim for damage other than by theft, attempted theft or malicious damage • The first £500 of each and every claim for damage by theft, attempted theft or malicious damage 	<p>Pages 26-27</p> <p>Pages 26-27</p>
<p>General:</p>	
<ul style="list-style-type: none"> • £25,000 maximum sum insured for any one item • Damage to the plant while in transit by sea or air • Damage to any part of the plant due to or attributable to: 	<p>Pages 26-27</p> <p>Pages 26-27</p> <p>Pages 26-27</p>
<ul style="list-style-type: none"> (a) any wear and tear, rust, corrosion, mildew or other gradual deterioration of or vermin or insect (b) the mechanical, electrical or electronic breakdown, failure or derangement or explosion 	
<ul style="list-style-type: none"> • Any shortage or disappearance discovered only on the making of an inventory or periodic stocktaking and not traceable to an identifiable occurrence 	<p>Pages 26-27</p>
<ul style="list-style-type: none"> • Any penalty fine or damages or loss of contract or loss due to delay or increased costs of working or indirect loss of any kind 	<p>Pages 26-27</p>
<ul style="list-style-type: none"> • Confiscation, nationalisation, requisition or destruction of or damage to property by or under the Order of any Government or Public or Local Authority 	<p>Pages 26-27</p>
<ul style="list-style-type: none"> • Damage to portable computers and ancillary equipment and/or portable telecommunications equipment 	<p>Pages 26-27</p>
<ul style="list-style-type: none"> • Theft or attempted theft between the hours of 7.00pm and 6.00am unless kept in a securely locked compound or building and there is evidence of forcible and violent entry to or exit from the compound or building 	<p>Pages 26-27</p>
<ul style="list-style-type: none"> • Damage caused by theft or attempted theft away from any contract site unless it is: 	<p>Pages 26-27</p>
<ul style="list-style-type: none"> (a) kept in a securely locked compound or building and there is evidence of forcible and violent entry to or exit from the compound or building 	
<ul style="list-style-type: none"> (b) in transit but excluding: <ul style="list-style-type: none"> (i) theft from any unattended motor vehicle unless the vehicle is locked at all points of access (ii) theft or attempted theft between the hours of 7.00pm and 6.00am unless kept in a securely locked compound or building and there is evidence of forcible and violent entry to or exit from the compound or building 	
<ul style="list-style-type: none"> • Terrorism 	<p>Page 10</p>

Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<p>Hired in Plant Section (Optional)</p> <p>Excesses:</p> <ul style="list-style-type: none"> • The first £250 of each and every claim for damage other than by theft, attempted theft or malicious damage • The first £500 of each and every claim for damage by theft, attempted theft or malicious damage <p>General:</p> <ul style="list-style-type: none"> • Damage to the plant while in transit by sea or air • Damage to any part of the plant due to or attributable to: <ul style="list-style-type: none"> (a) any wear and tear rust corrosion mildew or other gradual deterioration of or vermin or insect (b) the mechanical electrical or electronic breakdown failure or derangement or explosion • Any shortage or disappearance discovered only on the making of an inventory or periodic stocktaking and not traceable to an identifiable occurrence • Any penalty fine or damages or loss of contract or loss due to delay or increased costs of working or indirect loss of any kind other than as defined in the Continuing Hire Charges Clause • Confiscation, nationalisation, requisition or destruction of or damage to property by or under the Order of any Government or Public or Local Authority • Damage to portable computers and ancillary equipment and portable telecommunications equipment • Theft or attempted theft between the hours of 7.00pm and 6.00am unless kept in a securely locked compound or building and there is evidence of forcible and violent entry or exit to the compound or building • Damage caused by theft or attempted theft away from any contract site unless it is: <ul style="list-style-type: none"> (a) kept in a securely locked compound or building and there is evidence of forcible and violent entry to or exit from the compound or building (b) in transit but excluding: <ul style="list-style-type: none"> (i) theft from any unattended motor vehicle unless the vehicle is locked at all points of access (ii) theft and attempted theft between the hours of 7.00pm and 6.00am unless kept in a securely locked compound or building and there is evidence of forcible or violent entry to or exit from the compound or building • Terrorism 	<p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Pages 28-29</p> <p>Page 10</p>
<p>Accidental Death Cover Section</p> <p>General:</p> <p>Death directly or indirectly arising out of:</p> <ul style="list-style-type: none"> • the insured person committing suicide or intentionally inflicting self-injury • war, invasion, act of foreign enemy, hostilities, civil war, rebellion, revolution, terrorist activity, insurrection or usurped power • the actual or threatened malicious use of pathogenic or poisonous biological or chemical materials • nuclear reaction, nuclear radiation or radioactive contamination • venereal disease or Acquired Immune Deficiency Syndrome (AIDS), AIDS Related Complex (ARC) or Human Immunodeficiency Virus (HIV) howsoever these have been acquired or may be named • deliberate exposure to exceptional danger (except in an attempt to save human life) or the insured person's own criminal act or being under the influence of alcohol or drugs • the insured person being intoxicated by alcohol or drugs 	<p>Page 30</p> <p>Page 30</p> <p>Page 30</p> <p>Page 30</p> <p>Page 30</p> <p>Page 30</p> <p>Page 30</p>

Significant and unusual exclusions or limitations of the policy

Description	See Policy Document
<ul style="list-style-type: none"> • neuroses, psychoneuroses, psychopathies or psychoses, anxiety, stress, fatigue or mental or emotional diseases or disorders of any type • the insured person's motor-cycling, hunting, mountaineering, racing (other than on foot), playing football, rugby, icehockey or polo, skiing, tobogganing, parachuting, hang-gliding or pot-holing • the insured person's flying (except as a passenger and not as a member of the crew, for the purpose of engaging in any trade or technical operation therein in any properly certificated or licensed powerdriven aircraft) 	<p>Page 30</p> <p>Page 30</p> <p>Page 30</p>
<p>Applies to all sections</p> <ul style="list-style-type: none"> • Sanctions Condition • Electronic Risk Exclusion (not applicable to the Public and Products Liability Section and Employers' Liability Section if insured by this policy) • Communicable Disease Exclusion (not applicable to the Public and Products Liability Section and Employers' Liability Section if insured by this policy) <p>Excluded work:</p> <p>Unless specifically endorsed all policies exclude:</p> <ul style="list-style-type: none"> • Unless incidental to a building contract: <ul style="list-style-type: none"> (a) the demolition or partial demolition of any structure (b) the surfacing or construction of roads (c) the laying of underground services • Excavations below 3 metres • Felling/Lopping of trees higher than 5 metres • Pile driving, quarrying the use or storage or possession of explosives, water diversion or work under water, fuel, gas, mineral exploration or extraction • The use of tower cranes or cradles • Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, offshore installations, power stations, dams, tunnels, airports, aerodromes, docks, wharves, piers, harbours, railways, motorways, ships, aircraft, towers or steeples • Work in or on any building used for the manufacture, processing or bulk storage of any gas, chemical, explosive, oil or petroleum based product • Work on computer mainframe installations and their cabling 	<p>Page 9</p> <p>Page 10</p> <p>Page 11</p> <p>Endorsement 1</p>

Important notes

In addition there are specific exclusions and limitations that will apply to certain trades and you should discuss your specific requirements with your broker to ensure the cover provided is suitable for your needs.

For example:

For Roofers

Cover will be restricted only for work on buildings occupied solely as

- private dwellings
- shops
- offices
- hotels
- public houses and restaurants
- guest houses
- schools or colleges
- residential, retirement or nursing homes

In addition the use of heat and fixed wood working machinery is excluded.

A £250 excess will apply.

Application of Heat and Fire Precautions

Please see below a copy of the policy wording condition relating to the precautions required when carrying out work involving the use of heat.

It is a condition precedent to our liability that whenever work is undertaken away from your premises involving the use of:

- (a) electric oxy-acetylene welding or flame cutting equipment
- (b) blow lamps, blow torches or hot air guns
- (c) tar, bitumen or asphalt heaters
- (d) angle grinders
- (e) or any other work that requires, uses or produces open flames or any other sources of heat or sparks that could ignite flammable or combustible materials.

The following precautions will be complied with by you and any employee or any of your Sub Contractors:

1. a thorough examination of the immediate vicinity of the work shall be completed and all combustible materials must be cleared to a distance of not less than 10 metres from the point of work so as to be safe from the danger of ignition by direct or conducted heat
2. where there is a danger of ignition either directly, or by conduction of heat through any partitions or walls, the area on the other side must be examined and any combustible material must be removed
3. combustible floors and other combustible property which cannot be moved must be covered and fully protected by overlapping sheets of non-combustible material or equivalent protection
4. at least one fire extinguisher made and serviced in accordance with current European standards, of a type suitable for the use required, must be kept adjacent to the work or task and ready for immediate use
5. the ignition and operation of all equipment shall be strictly in accordance with the manufacturer's instructions
6. no lighted or switched on equipment is to be left unattended and hot tools and hot tips not in use are to be placed in incombustible containers
7. for one hour after completion of each period of work involving the application of heat a thorough safety check for signs of fire or combustion around, above or below the work area must be made at regular intervals
8. whenever tar, bitumen, asphalt or pitch heaters are in use away from your premises they should be located at ground level and in the open air and any tar, bitumen, asphalt or pitch should be carried in a suitable vessel.

Customer Information

How to contact us to make a claim

Should you be unfortunate enough to have to make a claim, **Covéa Insurance Commercial Careline** will manage all aspects of the claim for you from the time it is reported.

Covéa Insurance Commercial Careline

- Dedicated telephone number – **0330 024 2266**
- Dedicated fax number – **0330 024 2623**
- By E-mail – **newcommercialclaims@coveainsurance.co.uk**
- In writing to – **Covéa Insurance Commercial Careline, Norman Place, Reading RG1 8DA**

Covéa Insurance Commercial Careline is a service available to customers 24 hours a day, 365 days a year. Staff trained in managing commercial claims will:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Take control of the management of claims from start to finish and arrange replacement of goods lost or stolen using the latest product information.

Our aim is to bring your claim to a speedy and satisfactory conclusion.

How to cancel your policy

If you do not want to accept the policy you have the right to cancel it within 14 days from the date of purchase of your policy or the day you receive your policy documentation, whichever is later. To do this you must return the policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the policy, less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your policy schedule. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the policy within 14 days after the renewal date.

You may cancel the policy at any other time by contacting your broker.

If you cancel your policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a Loan Agreement with Covéa Insurance, all outstanding monies must be paid to us as described in your Loan Agreement.

If no claims have been submitted and there have been no incidents that are likely to give rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the policy less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your policy schedule.

How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold and you should contact them directly.

Alternatively, please contact us using the following details, quoting your policy or claim number.

Customer Relations, Covéa Insurance, Norman Place, Reading, RG1 8DA Telephone: 0330 221 0444

Website: www.coveainsurance.co.uk

E-mail: customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service, Exchange Tower,
Harbour Exchange Square, London, E14 9SR

Website: www.financial-ombudsman.org.uk

E-mail: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme. You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. www.fscs.org.uk.

Your Business Insurance

Tradesman Product

0330 221 0444

All calls may be recorded for training and evidential purposes

www.coveainsurance.co.uk

Covéa Insurance
Norman Place
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RG1 8DA

Covea Insurance plc
Registered Office: Norman Place, Reading, Berkshire, RG1 8DA
Registered in England and Wales No. 613259
Authorised by the Prudential Regulation Authority and regulated by the
Financial Conduct Authority and the Prudential Regulation Authority No. 202277

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