Contractors Combined

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Contractors Combined Policy Version 4.0.

Policy Schedule
Insurance is provided by this Policy during the Period of Insurance stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

Reason for Issue:	Renewal
Policy Number:	CC/1021325/TUL
Period:	from 08/09/2022 to 07/09/2023
Broker:	James Insurance Services Ltd (Sutton)

Insured Details:

Insured:	Surepin (Southern) Limited
Postal Address:	97 Buckhurst Avenue, Carshalton, Surrey, United Kingdom, SM5 1NZ
Business:	Property Maintenance including 2% cold roofing and 0.5% formwork/shuttering. Electrical, Plumbing and Heating work by BFSC's only (Primary Occupation); 10% Domestic Underpinning (Secondary Occupation)

Policy Premium:	**£4,842.47**
Insurance Premium Tax (at the prevailing rate):	**£581.10**
Total Premium:	**£5,423.57**
Underwriting Fee charged by Q Underwriting:	**£100.00**
Total Payable:	**£5,523.57**

Signed on behalf of Q Underwriting

M. R. Schofield

Matthew Schofield
Chief Underwriting Officer
Q Underwriting

Q Underwriting underwrite on behalf of Covea Insurance plc (Authorised Insurer) and in respect of Section 12 only, Markel International Insurance Company Limited (Authorised Insurer).

Q Underwriting is a trading name of Q Underwriting Services Ltd. Q Underwriting Services Limited is authorised and regulated by the Financial Conduct Authority FRN 657367.
Registered in England under No. 08946569. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW.

Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Insured	£1,982.85
Public & Products Liability	Insured	£1,586.97
Contractors All Risks	Insured	£1,272.65
JCT Clause 6.5.1	Not Insured	£0.00
Goods in Transit	Not Insured	£0.00
Property Damage All Risks	Not Insured	£0.00
Business Interruption All Risks	Not Insured	£0.00
Money	Not Insured	£0.00
Specified Articles	Not Insured	£0.00
Terrorism	Not Insured	£0.00
Directors & Officers Liability	Not Insured	£0.00
Legal Expenses	Not Insured	£0.00

Sections 1 & 2 Legal Liabilities

Cover		Limit of Indemnity	
1.	Employers Liability	£10,000,000	any one Occurrence
2a.	Public & Products Liability	£5,000,000	any one Occurrence
2b.	Financial Loss	Not Insured	in the aggregate in any one Period of Insurance

Excess: Please refer to Endorsements Applicable

Section 3 Contractors All Risks

Cover	**Sum Insured**	
Contract Works	£200,000	Maximum Period any one Contract 12 Months
Contractors Plant	£10,000.00	Maximum any one item £10,000.00
Temporary Buildings	Not Insured	
Employees Effects	£5,000	
Hired in Plant	£100,000	

Excess: Please refer to Endorsements Applicable

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Section 4 JCT Clause 6.5.1 Insurance

Cover	
Limit of indemnity - aggregate	Not Insured
Limit of indemnity - any one occurrence	Not Insured
Contract duration	Not Insured
Contract name/description	Not Insured
Contract location	Not Insured
Name of employer	Not Insured
Value of contract	Not Insured

Excess: Please refer to Endorsements Applicable

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Section 5 Goods in Transit

Cover	Sum Insured	
5. Stock & Trade Materials	Not Insured	any one vehicle

Excess: £100 applicable to each and every loss.

Section 6 Property Damage All Risks

Subsidence

Alarm Condition applicable: No

Excess: Excess £350 increasing to £500 for Escape of Water and £1,500 for Subsidence (if insured) applicable to each and every loss

Section 7 Business Interruption All Risks

Business Interruption	**Sum Insured**	**Maximum Indemnity Period**
7. Increased Cost of Working	Not Insured	Not Insured

Subsidence

Section 8 Money

Cover		**Sum Insured**
8a.	in transit in Your custody or any authorised person acting on Your behalf or by registered post	Not Insured
8b.	in a bank night safe	Not Insured
8c.	at the Premises during Business Hours	Not Insured
8d.	in a locked safe (details of which are lodged with Us) at the Premises outside Business Hours	Not Insured
8e.	at the Premises outside business hours not in a locked safe or till	Not Insured
8f.	in Your private dwelling or that of an authorised Employee	Not Insured
8g.	at any of Your contract sites at which any of Your Employees are working	Not Insured

Excess: £50 applicable to each and every loss

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Section 9 Specified Articles

Cover	Sum Insured	Territorial Limits
Computer Equipment	Not Insured	
Electronic Equipment	Not Insured	
Surveying Equipment	Not Insured	
Mobile Telephones And Radios	Not Insured	
Professional Equipment	Not Insured	
Photographic Equipment And Binoculars	Not Insured	
Tools - Power Driven Handtools	Not Insured	
Tools - Non Power Driven	Not Insured	
Radio and Tele Pagers	Not Insured	
Audio Video Equipment	Not Insured	

Excess: £100 applicable to each and every loss

Section 10 Terrorism

Cover	
Contractors All Risks	Not Insured
Property Damage	Not Insured
Specified Articles	Not Insured
Business Interruption	Not Insured

Section 11 Directors & Officers Liability

Cover	Limit of Liability
Directors & Officers	Not Insured

Excess: Nil

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Section 12 Legal Expenses

Not Insured

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Endorsements

Endorsements applicable to Policy

617. General Assumptions - Health & Safety
The following is added to the General Assumptions stated in the Quotation and Statement of Fact.
You do:

a) hold a Health & Safety policy statement where required by law which is reviewed annually and distributed to each Employee
b) carry out an assessment of the health and safety risks arising out of Your work where required by law
c) prepare written method statements where required specific to the task before commencing work
d) ensure that the use of personal protective equipment by any Employee (as required by the Personal Protective Equipment at Work Regulations 1992) is enforced and that a formal record is maintained of it being supplied to and received by Employees

618. Adjustment of Premium (Amended) - 100% retained premium basis
The General Condition - Adjustment of Premium is amended to read:

If any part of the Premium (or renewal Premium) is based on estimates provided by You, an accurate record containing all relevant particulars must be kept by You and made available to Us for inspection.

Within one month from the expiry of each Period of Insurance You will provide such information as We may require. The premium for such Period of Insurance will be adjusted and the difference paid by You.

We reserve the right to request that You supply an auditor's certificate attesting to the accuracy of any information presented to Us.

If You do not supply the required information, then We will be entitled to charge a reasonable additional premium.

Endorsements applicable to Sections 1 & 2:

vi - Third Party Property Damage Excess applies
You will be responsible for the first £1000 of each claim for Damage to property

15 - Depth Limit (5 Metres)
We will not be liable in respect of Injury or Damage to property caused by or in connection with work undertaken at a depth exceeding 5 metres from the surface of the ground.

23_1 - Welding Exclusion
We will not be liable in respect of Injury or Damage to property caused by or in connection with the application of heat using electric, oxy-acetylene welding or other welding or flame cutting equipment undertaken by You and Your Employees elsewhere other than at Your own Premises

25 - Height Limit (15 Metres)
We will not be liable in respect of Injury or Damage to property caused by or in connection with work exceeding 15 metres in height, above the surrounding floor or ground level.

30 - Professional Indemnity Exclusion applies
We will not be liable in respect of Injury or Damage to property caused by or in connection with the exercising by the Insured or any Servant, Employee, Agent or Sub Contractor of the Insured of any professional skill, duty or advice whether fees are charged or not.

33 - Restriction in Work applies
We will only be liable in respect of Injury or Damage to property caused by or in connection with work in or on buildings occupied solely as private dwellings shops offices hotels public houses guest houses schools colleges residential retirement or nursing homes of not more than four floors including basement and attic (including the grounds thereof).

75 - Roofing (Heat Work) Restriction

We will not be liable in respect of Injury or Damage to property caused by or in connection with the use of heat in respect of roofing work undertaken anywhere (other than at Your Premises) using:

a. welding, flame cutting equipment or cutting or grinding equipment using abrasive discs or wheels where sparks are emitted
b. vessels for heating of bitumen or bituminous compounds including asphalt, tar, pitch or lead
c. blow lamps, blow torches or hot air strippers and hot air guns

Unless such work:

i. is undertaken by bona fide subcontractors who comply either with the Use of Heat Condition in the Public and Products Section of Your policy or, where applicable, in accordance with a materially similar provision in the insurance held by them, and
ii. forms an ancillary part of a contract for construction, alteration or repair.

588 - Damage to Property in the Ground Condition applies

It is a condition precedent to liability under this Policy, before the start of any ground work involving digging, drilling, boring, excavation or earth moving operation, that the Insured must:

a. take all reasonable measures to ascertain the location of all pipes, cables, mains or other underground services before any work is commenced which may involve risk of Damage to such pipes, cables, mains or other underground services including but not limited to the use of any:
    i. local utility or other free phone service for the area in which the Insured is working
    ii. appropriate detection system
b. retain a written record of the measure that was used to locate such pipes, cables, mains or other underground services.
c. convey the location of such pipes, cables, mains or other underground services to any party carrying on such work on behalf of the Insured and retain a record.
d. adopt or cause to be adopted a method of work that minimizes risk of Damage to pipes, cables, mains and other underground services

631 - Basement Work Exclusion

We will not cover liability in respect of Injury or Damage caused by or in connection with work undertaken by You or by any of Your Employees or by anyone else working on Your behalf in respect of the excavation, construction, conversion or structural alteration of basements including any work relating to underpinning, piling or any other means of structural support.

568. Demolition, Pile Driving, Tunnelling and Explosives Exclusion

We will not be liable in respect of Injury or Damage to property arising from or in connection with work involving demolition, pile driving, tunnelling or the use of explosives.

625. Hazardous Locations - Additional Exclusions

We will not cover liability in respect of Damage caused by or in connection with work at, on or in:

a) watercraft
b) chemical or petro-chemical works
c) aircraft
d) power stations
e) chimney shafts
f) blast furnaces
g) dams
h) reservoirs
i) motorways
j) quarries, mines or collieries

999. Underpinning Performance Exclusion

We will not indemnify You in respect of liability arising out of or in consequence of the failure of any underpinning or associated retaining walls to perform their intended function.

Endorsements applicable to Sections 3 & 4:

CAR01 - Excess Amendment

In respect of Damage You will be responsible for the first amount of each claim as described below:

a. £1000 – caused by fire, theft or malicious damage
b. £100 – to Employees Effects
c. £500 – by any other cause

CAR10 - Unattended Theft

The Insurance provided by this Policy shall not apply to theft of or malicious damage to Contractors Plant or Hired-in Plant between 1800 and 0600 hours and during weekends unless such property is in a building or sited in a fully enclosed yard or compound which is securely closed and locked or under constant surveillance.

If the property is in a vehicle(s) and/or trailer(s) and/or container(s) it/they must be sited within a fully enclosed yard or compound which is securely closed and locked or under constant surveillance and additionally have all doors, windows, boots and other openings closed and securely locked and all additional protective devices put into full and proper operation, and has all keys removed so far as local fire regulations permit.

For the purposes of this Endorsement a fully enclosed yard or compound is an enclosure comprising of perimeter fencing, gate and lock defined as:

Perimeter Fencing
At a minimum height of no less than 2 metres, comprised of close board hoarding, chain link metal mesh palisade fencing on hardwood concrete or steel uprights set in concrete at no more than three metre spacing or anti-climb demountable fencing with panels held together by at least two security devices

Gate
single or double leaf gates with anti-lift hinges and fitted with a Lock

Lock
a centrally positioned security close shackle padlock and matching padlock bar to at least CEN grade 5 standard fitted in accordance with the manufacturer's instructions.

CAR22_1 - Timber Frame Construction Work Exclusion

This policy does not cover loss of or damage to Contract Works if any part of the Contract Works includes a structure containing a timber framework.
This exclusion shall not apply if the only timber framework used is for the roof structure.

CAR048 - Basement Work Exclusion

This Section shall not apply in connection with any work undertaken by You or by any of Your Employees or by anyone else working on Your behalf in respect of the excavation, construction, conversion or structural alteration of basements including any work relating to underpinning, piling or any other means of structural support.

Endorsements applicable to Sections 5, 6, 7, 8, 9, 10, 11 & 12:

None