

**Public and products liability**

<b>Limit of indemnity</b>	£5,000,000
<b>Limit applies to</b>	Each claim with claims costs paid in addition other than for pollution and for products to which a single aggregate policy limit including claims costs applies.
<b>Excess</b>	£500
<b>Excess - escape of water</b>	£500
<b>Excess applies to</b>	Each agreed claim for property damage only
<b>Geographical limits</b>	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands and the European Union
<b>Additional cover (in addition to the overall limit above)</b>	
Customer's property	£25,000 in any one period of insurance
Loss of keys	£100,000 for customers keys in any one period of insurance
Defamation	£500,000 in any one period of insurance including claims costs
Defective work	£50,000 in any one period of insurance including claims costs. The excess applicable is £1,000
Removal and reinstallation of defective products	£50,000 in any one period of insurance including claims costs. The excess applicable is £1,000
<b>Special limits (included within and not in addition to the overall limit above)</b>	
Inefficacy	£5,000,000 in any one period of insurance including defence costs
Corporate manslaughter	£1,000,000 in any one period of insurance
Pollution claims costs	£100,000 in any one period of insurance
Accidental release of asbestos	The value of the ' <b>Limit of indemnity</b> ' shown above in any one period of insurance including claims costs

**Financial loss**

<b>Limit of indemnity</b>	£500,000 in any one period of insurance including claims costs
<b>Excess</b>	10% of any claim or the first £500 whichever is the greater

**Theft by employees**

<b>Limit of indemnity</b>	£100,000 (restricted to £25,000 for the misuse of phones) per employee in any one period of insurance including claims costs
<b>Excess</b>	£500

**Employers' liability**

<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	All claims and their claims costs which arise from the same accident or event
<b>Excess</b>	Nil
<b>Geographical limits</b>	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

**Professional indemnity**

<b>Limit of indemnity</b>	£500,000
<b>Limit applies to</b>	Any one claim
<b>Excess</b>	£1,000
<b>Excess applies to</b>	Each claim or loss, not applicable to defence costs
<b>Geographical limits</b>	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

**Business Performed in the Past**

We will not make any payment for any claim or loss which arises from any **Professional business** performed before 14 September 2012.

**Contractors all risks – tools and own plant**

<b>Limit applies to</b>	Total sum insured
<b>Excess - tools</b>	£300
<b>Excess - own plant</b>	£300
<b>Excess - portable electronic equipment</b>	£50
<b>Excess applies to</b>	Each and every loss
<b>Geographical limits</b>	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
<b>Single article limit - tools</b>	£1,000 any one item
<b>Single article limit - own plant</b>	£1,500 any one item
<b>Single article limit - portable electronic equipment</b>	£1,000 any one item
<b>Item description</b>	<b>Sum insured</b>
Tools, plant and equipment	£1,500
Portable electronic equipment (including tablets, Smartphones, mobile phones and laptops)	£0
<b>Additional Cover (in addition to the overall limit above)</b>	
<b>Reconstitution of electronic data</b>	£5,000 total sum insured any one period of insurance
<b>Debris removal costs</b>	£5,000 total sum insured any one period of insurance
<b>Special limits (included within and not in addition to the overall limit above)</b>	
<b>Stock</b>	£5,000 total sum insured any one period of insurance

## Personal accident

Excess	14 days
Excess applies to	All claims for temporary total disablement
Operative time	24 Hour Cover
Insured persons	Mr G Harrold
Illness cover	NOT INSURED
Geographical limits	Worldwide
<b>Benefits</b>	
Death	£10,000 per person
Loss of one limb	£10,000 per person
Loss of two limbs	£10,000 per person
Loss of one limb and one eye	£10,000 per person
Permanent total disablement	£10,000 per person
Temporary total disablement	£100 per person per week up to a maximum of 52 weeks

## Management liability - legal protection

Limit of indemnity	£100,000
Limit applies to	Each claim plus costs
Excess	Nil

## Endorsements applicable

Applies to: Policy

Excess amendment

Applies to: Own Tools, Plant and Equipment

### Items in unattended vehicles overnight – cover amendment

Under the Contractors all risks, What is covered, Basis of Settlement section of **your policy**, points 2 and 6 are deleted and restated as follows:

**2** For **portable electronic equipment** and **tools** the cost of repair or replacement as new. Whilst stored in any unattended vehicle between the hours of 8pm to 6.00am, the most **we** will pay for **damage** to **portable electronic equipment** and **tools** is £1,500 for any one claim for any one vehicle. In the event of a claim, it is **your** responsibility to provide evidence that the **damage** occurred outside the hours of 8pm to 6.00am

**6** For **employees personal items**, **we** will pay up to the sum insured shown in **your** schedule but no more than the limit shown in **your** schedule for any one item.

**Whilst stored in any unattended vehicle between the hours of 8pm to 6.00am, the most we will pay for damage to employees personal items** is £1,500 for any one claim for any one vehicle. In the event of a claim, it is **your** responsibility to provide evidence that the **damage** occurred outside the hours of 8pm to 6.00am