



Date of issue  
**13 September 2022**

Policy number  
**BM BDX 7017593**

Policy wording version  
**ACLD1247P-G**

Reason for issue  
**Renewal**

# Your policy schedule

## Marsh Commercial Contractors Scheme

### Important information

- This document contains the schedule and any endorsements which form part of your policy and is based on the information provided to us
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- Please check the details are correct and that the cover meets your needs.
- If the details are incorrect or the cover does not meet your needs, please contact your insurance advisor.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.

### Your details

The insured	Greenstar Energy Ltd
Additional insureds	There are no Additional Insureds on this policy
Correspondence address	3 Goshawk Meadow, Low Street, Hardingham, Norwich, NR9 4FE, United Kingdom
Business description	Installation, maintenance, sale or supply of electrical, security or fire detection, suppression or extinguishing equipment and additional incidental general works carried out as part of the electrical contract
Turnover	Cover based on an estimated turnover of £100,000

### Your renewal premium

Premium	£393.86
Insurance Premium Tax (IPT) at the current rate	£47.28
Broker administration fee	£65.00
<b>Total amount payable</b>	<b>£506.14</b>

## Your period of insurance

Date this cover starts	14 September 2022
Date this cover expires	13 September 2023
Renewal date	14 September 2023

## Your cover summary

Public and products liability	✓	insured
Financial loss	✓	insured
Theft by employees	✓	insured
Employers' liability	✓	insured
Professional indemnity	✓	insured
Property damage		
Buildings	✗	not insured
Contents	✗	not insured
Money	✗	not insured
Business interruption	✗	not insured
Contractors all risks		
Tools and own plant	✓	insured
Hired plant	✗	not insured
Contract works	✗	not insured
Personal accident	✓	insured
Management liability portfolio	✗	not insured
Management liability - legal protection	✓	insured
Terrorism	✗	not insured

**Public and products liability**

Limit of indemnity	£5,000,000
Limit applies to	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.
Excess	£500
Excess - escape of water	£500
Excess applies to	Each agreed claim for property damage only
Geographical limits	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**

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

**Theft by employees**

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

**Employers' liability**

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

**Professional indemnity**

Limit of indemnity	£500,000
Limit applies to	Any one claim
Excess	£1,000
Excess applies to	Each claim or loss, not applicable to defence costs
Geographical limits	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands
<b>Business Performed in the Past</b>	
We will not make any payment for any claim or loss which arises from any <b>Professional business</b> performed before 14 September 2012.	

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

Limit applies to	Total sum insured
Excess - tools	£300
Excess - own plant	£300
Excess - portable electronic equipment	£50
Excess applies to	Each and every loss
Geographical limits	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Single article limit - tools	£1,000 any one item
Single article limit - own plant	£1,500 any one item
Single article limit - portable electronic equipment	£1,000 any one item
Item description	Sum insured
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>	
Reconstitution of electronic data	£5,000 total sum insured any one period of insurance
Debris removal costs	£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>	
Stock	£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