

## Tradesman Insurance Schedule

**Policy Number:** OLI00005264TRA  
**Period of Insurance:** From: 00:00 hours on 25/07/2014 To: 24:00 hours on 24/07/2015  
**Effective Date:** 25/07/2014  
**Broker:** Oliver & Sanders Ltd  
**Insured:** Mr Andrew Lewis trading as Andover Gas  
**Subsidiary Companies:** None  
**Correspondence Address:** Flat 8 Stuart Court, Kingsway Gardens, Andover, Hampshire, United Kingdom, SP10 4BH  
**Business Description:** Plumbing And Heating Engineers and Electrical Contractor

Section	Description	Status
A	Public and Products Liability	Operative
B	Employers Liability	Operative
C	Business Goods	Not Operative
D	Contractors All Risks	Operative
E	Personal Accident	Operative
F	Legal Expenses	Operative

Policy Premiums:	Annual	Adjustment	Amount Due
Total (excluding Insurance Premium Tax)	£ 600.77	£ 0.00	
Insurance Premium Tax @ 6%	£ 36.05	£ 0.00	
Total (including Insurance Premium Tax)	£ 636.82	£ 0.00	£ 636.82

**Section A Public and Products Liability**

Limit of Indemnity	£ 2,000,000
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**Section B Employers Liability**

Limit of Indemnity	£ 10,000,000
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**Section C Business Goods**

**Not Operative**

**Section D Contractors All Risks**

<b>Property Insured</b>	<b>Sum Insured</b>
Contract Works	£ 0
Hired In Plant	£ 0
Own Plant	£ 0
Tools - Directors - Limit per person	£ 3,000
Tools - Proprietors, principals and partners - Limit per person	£ 0
Tools - Employees - Limit per person	£ 0
Tools - Overnight vehicle tool storage	£ 750

**Section E Personal Accident**
**Directors, principals, partners, proprietors**

<b>Name</b>	<b>Date of Birth</b>
Mr Andrew Lewis	01/04/1972

<b>Benefit payable as a result of injury</b>	<b>Amount</b>
Item 1 - Death and other capital benefits	£100,000
Item 2 - Permanent total disablement	£100,000
Item 3 - Temporary total disablement	£750
Item 4 - Temporary partial disablement	£300
Deferment period: 14 days	

**Section F Legal Expenses**

Limit of Indemnity	£ 100,000
Contract Disputes	Included

<b>Policy Excesses</b>		
<b>Section:</b>		<b>Amount of Excess</b>
A	Public and Products Liability	
	- third party property damage (underground services)	£ 1,000
	- third party property damage (other)	£ 500
D	Contractors All Risks	£ 250
F	Legal Expenses	
	- contract disputes where amount in dispute exceeds £ 5,000	£ 500
	- aspect enquiries and tax intervention enquiries	£ 200

**Endorsements applicable to this policy****TRA004****Exclusion – High voltage work****Clauses 3.3 and 4.3 - Exclusions to insured sections A and B**

The following clause is incorporated in and forms part of clauses 3.3 and 4.3 to this **policy**.

The insurance by **insured section A** and **B** excludes and does not cover legal liability caused by or arising in connection with work on or involving electrical transmission and distribution lines for electric power or other similar circuits carrying high voltage.

**TRA058****Exclusion – Alarm System Efficacy****Clause 3.3 - section A - Public and products liability exclusions**

The following clause is incorporated in and forms part of clause 3.3 to this **policy**.

The insurance by **section A** excludes and does not cover liability for any claim caused by or arising in connection with the failure of any intruder alarm and/or fire detection systems installed, serviced or repaired by **you** to fulfil its intended function.

**TRA059****Exclusion – External aerials installation****Clause 3.3 - section A - Public and products liability exclusions**

The following clause is incorporated in and forms part of clause 3.3 to this **policy**.

The insurance by **section A** excludes and does not cover liability for any claim caused by or arising in connection with the installation of external aerials.