
Schedule - Tradesman Insurance *Classic*

The Insured	Mr Mark Wodrow Mark Wodrow
The Insured's Business	Painting & decorating
The Insured's Postal Address	26 Ellen Street Stockport Greater Manchester SK4 1LZ
Policy Number	GQ638300/211644
Effective Date	22/05/2024
Date of Issue	22/05/2024
Period of Insurance	22/05/2024 to 11/02/2025
Renewal Date	12/02/2025
	This schedule is part of the policy bearing the above policy number and document reference number(s) as identified below.

Premiums	Premium £654.35
	Insurance Premium Tax £78.52
	Total Adjustment Premium including IPT £732.87

Sections	Section	Effective Date	Document Ref.
	Public and Products Liability	22/05/2024	ZCYB506AA
	Professional Indemnity	22/05/2024	ZCYB506AA
	Personal Tools	22/05/2024	ZCYB506AA
	Personal Accident	22/05/2024	ZCYB506AA
	Employers' Liability	22/05/2024	ZCYB498AA
	Contract Works	Not Operative	
	Owned Plant	Not Operative	
	Hired-in Plant	Not Operative	
	General Terms and Conditions		ZCYB506AA

Public and Products Liability

Limits of Liability	Public Liability	£1,000,000 any one incident
	Products Liability	£1,000,000 any one incident
	Pollution & Contamination	£1,000,000 in the aggregate
Excess	<i>You will pay the amount shown below of the cost of each and every occurrence of damage:</i>	
	£500	
Total number of Principals	1	
Total number of Partners	0	
Total number of Directors	0	
Total number of Employees	2	
Total number of Trainees	1	

Public Liability Endorsements:

The Public Liability cover is subject to the endorsement/s shown below and overleaf:

Hazardous Works

This policy does not cover any claim or claims arising in connection with:

- a) piling, quarrying or the use of explosives
- b) tunnelling, water diversion, pile driving, dam construction or work within or behind dams
- c) any work of demolition except demolition carried out by **employees** in **your** direct service:
 - i) of private dwellings and/or shops consisting of not more than 2 floors (including the ground floor) and attic
 - ii) of other structures not exceeding 4 metres in height as part of a road or sewer contract undertaken by **you**
- d) the construction, alteration or repair of towers, steeples, chimney shafts, viaducts, bridges or docks.
- e) the making of main sewers
- f) any work outside Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and the European Union

Public Liability Endorsements continued:

Use of Heat

It is understood and agreed that the Policy Wording Special Condition *Use of Heat* is amended to read as follows:
It is a condition precedent to our liability under this section of the policy that the following precautions are complied with on each occasion of the use of or application of heat taking place elsewhere than at **your own premises**:

- a) Application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers
 - i. The area in the immediate vicinity of the work (including in the case of work carried out on one side of a wall or partition, the opposite side of the wall or partition) must be cleared of all loose combustible material; other combustible material must be covered by sand or over-lapping sheets or screens of non combustible material.
 - ii. At least one adequate and appropriate portable fire extinguishers, in proper working order, must be kept in the immediate area of the work being undertaken and used immediately smoke or smouldering of flames are detected
 - iii. A fire safety check of the working area must be made approximately 60 minutes after the completion of each period of work and immediate steps taken to extinguish any smouldering or flames discovered
 - iv. Blow lamps and blow torches must be filled in the open and must not be lit until immediately before use and must be extinguished immediately after use.
 - v. A person must be appointed by **you** to act as an observer to watch for signs of smoke or smouldering of flames
Sub-paragraph v. does not apply to the application of heat by means of blow lamps, blow torches hot air guns or hot air strippers.

- b) Use of asphalt, bitumen, tar, pitch or lead heaters
 - i. The heating must be carried out in the open in a vessel designed for the purpose and, if carried out on a roof, the vessel must be placed on a non-combustible heat insulating base.

Temporary Employees

The indemnity provided under this section extends to apply in respect of temporary **employees** (subject to Employers Liability being shown as operative in the policy schedule). Cover under this extension is subject to a maximum of 100 days worked in total by all temporary **employees** in any one period of insurance.

This extension of cover does not remove the need to declare changes in manual/non-manual **employees** as required by Condition Precedent to Liability.

Bona-Fide Sub-Contractors Endorsement

It is a condition precedent to **our** liability under this policy that in respect of all bona fide subcontractors engaged by or on behalf of **you**, written evidence shall be obtained prior to work commencing that such subcontractors hold a valid Public liability policy for an indemnity limit of not less than the limit of indemnity afforded under this policy which remains in force throughout the period of the subcontract, having regard to the renewal date of said policy.

Painting & Decorating - General:

0145 Excluding work on structures exceeding 10 metres in height

This policy does not cover any claim or claims in connection with any work on any structure exceeding 10 metres in height

190 Financial Loss Extension

This policy extends to cover **you** in respect of:

- a) all sums which **you** shall become liable in tort to pay as compensation (and claimants costs and expenses incurred in connection therewith) in respect of claims for financial loss first made in writing against **you** arising out of **your business** and notified to **us** during or within 30 days of the expiry of the same period of insurance
- b) costs and expenses in connection therewith incurred with **our** written consent.

For the purpose of the cover provided by this extension, the term 'financial loss' shall mean a pecuniary loss, cost or expense incurred by any person other than **you** or one of **your** directors or **employees** as a result of:

- i) defect in **products**, and/or
- ii) work carried out negligently by or on behalf of **you**

Provided always that:

1. **our** liability under this extension shall not exceed £100,000 in any one period of insurance
2. in respect of any claim for which indemnity is provided by this extension, **you** shall pay 10% of such claim or £500 whichever is the greater
3. the indemnity provided by any Cross Liability extension to this section of the policy shall not apply to this extension
4. this extension is subject to the terms, conditions, limitations and exclusions of this policy insofar as they can apply, in addition to the following exclusions.

The cover granted by this extension of cover does not include:

- a) the cost of replacing, reinstating, rectifying, repairing, removing, recalling, improving or guaranteeing the performance of **products** or any work carried out by or on behalf of **you**
- b) any claim for diminution in value of **products** or any work to which this extension applies
- c) liability arising from libel, slander, infringement of patent, copyright, trademark or trade name, breach of anti-trust laws
- d) liability arising from any act of fraud or dishonesty
- e) liability arising from non performance, non completion, delay, financial default or insolvency
- f) liability arising out of professional advice or professional negligence
- g) liability arising from a deliberate act or omission of you where the financial loss could reasonably have been foreseen by **you** having regard to the nature and circumstances of such act or omission
- h) liability arising out of circumstances known to **you** at the commencement of this extension
- i) liability which attaches by virtue of a contract unless such liability would have attached in the absence of such contract

- j) liability arising from **products** knowingly exported from Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, or work carried out by or on behalf of **you** elsewhere than within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- k) liability arising from personal injury or loss or of damage to material property or obstruction, trespass, nuisance or interference with pedestrian, road, rail, air or waterborne traffic.

Professional Indemnity

Limit of indemnity	£100,000 Aggregate including costs and expenses
Excess	<i>You</i> will pay the first amount shown below of the cost of each and every claim: £500
Retroactive date	Policy inception

PI1 - Professional Indemnity exclusion (where existing cover is in force)

Where a separate professional indemnity policy has been arranged by **you** or on **your** behalf which provides protection against the same risk as is provided under the terms of the professional indemnity section of this policy, then the professional indemnity cover provided on this policy will be deleted.

Personal Tools

Limits of Liability	Personal Tools Up to the amount shown below for all claims arising: £1,000 any one occurrence for 1 Person/s during the period of insurance
Excess	<i>You</i> will pay the first amount shown below of the cost of each and every occurrence of damage to Personal Tools £100, increasing to £250 for claims where payment is made for computers, tablets or similar devices

CE1 - Computer equipment extension (does not apply to mobile phones)

The Personal Tools section of the policy is extended to cover computers, tablets or similar devices used in connection with **your business**.

In respect of this extension;

- the amount payable will be the limit of liability shown in the schedule against personal tools this amount being included within such limit of liability and not in addition to the limit of liability
- where payment is made for computers, tablets or similar devices the excess under the Personal Tools section shall be as shown in the schedule, subject to a minimum of £250
- mobile phones, smart phones, smart watches or similar wearable devices are not insured.

Personal Accident

Table of benefits	If accidental bodily injury shall be the sole and direct cause of:
	1. Death £5,000
	2. Loss of one or more limbs £2,500
	3. Total and irrecoverable loss of all; a. sight of one or both eyes, b. speech c. hearing in one or both ears (see Policy provisions) £2,500
	4. Total inability to attend to any occupation or profession which, 104 weeks after the injury, is proved to our satisfaction to be permanent £2,500
	5. Total inability to attend to the person/s insured's usual occupation or business (see Policy provisions) Not Operative
Lower age limit	16 years
Upper age limit	70 years
The persons/s insured	Benefits 1-4
	Principals 1
	Partners 0
	Directors 0
	Employees 2
	Trainees 1
Endorsements	1. Scope of cover - Bodily injury during usual occupation or business This section does not apply to death, injury, loss or disablement sustained away from the person/s insured's usual occupation or business except whilst in transit thereto or there from. The cover provided by this Policy shall only apply in respect of the number of persons specified in the schedule. You must tell us of any changes after the start of this insurance. 0076a Power-driven woodworking machinery For the purposes of 'what is not insured' under the Personal Accident section of this policy power-driven woodworking machinery shall mean fixed power-driven woodworking machinery used at your own premises . For the avoidance of doubt portable powered woodworking machinery such as circular saws, jig saws, drills, routers, orbital sanders or belt sanders used away from your own premises on contract sites shall not be considered power-driven woodworking machinery under this section

Employers' Liability

Limit of liability	£10,000,000 any one incident
Total Number of Directors	0
Total Number of Employees	2
Total Number of Trainees	1

Temporary Employees

The indemnity provided under this section extends to apply in respect of temporary **employees** (subject to Employers Liability being shown as operative in the policy schedule). Cover under this extension is subject to a maximum of 100 days worked in total by all temporary **employees** in any one period of insurance. This extension of cover does not remove the need to declare changes in manual/non-manual **employees** as required by Condition Precedent to Liability.

Contract Works

Limits of liability	Not Operative
Excess	
Endorsements	

Owned Plant

Limits of liability Not Operative

Excess

Hired-in Plant

Limits of liability Not Operative

Excess



Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of this certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy No.	GQ638300/211644
1. Name of policy holder	Mr Mark Wodrow Mark Wodrow
2. Date of commencement of insurance policy	22/05/2024
3. Date of expiry of insurance policy	12/02/2025

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million

Signed on behalf of Zurich Insurance Company Ltd (Authorised Insurer).

A handwritten signature in black ink that reads 'Tim Bailey'.

Tim Bailey
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

Notes

- (a) Where the Employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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