

Agent / Booklet  
 UK 95039 / TMC 0418 (1)  
 Policy number  
 UK CCC 4741594

A-Plan Ins Grp (Tooting)  
 149-155 Mitcham Road  
 LONDON  
 SW17 9PG

Policy Number	UK CCC 4741594
Period of Insurance	from 1st November 2019 to 31st October 2020
Reason for Issue	New Business
Date of Issue	28th October 2019

Insured name in full	Bits Bobs and Odd Jobs Limited
Trading Name(s)	
Correspondence Address	Tempo House 15 Falcon Road LONDON SW11 2PJ
Trade	Builder
Business	Property Maintenance, repairs, plumbing and heating engineer & paintint and decorating
Business Status	Limited Liability Partnership

Premium for the period	£1,139.48
Insurance Premium Tax (IPT)	£136.74
Total Premium	£1,276.22

**The Insurers**

Zenith Insurance PLC is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 211787) 846-848 Europort, Gibraltar.

QIC Europe Limited, registered in Malta with registered address at The Hedge Business Centre, Triq ir-Rampa ta San Giljan, St Julian's, SJ1062, Malta.

QIC Europe Limited is authorised and regulated by the Malta Financial Services Authority (MFSA) to carry on general insurance business in terms of the Malta Insurance Business Act, 1998 and subject to limited regulation by the UK Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (No. 659521).

**Several Liabilities Notice**

The obligations of Zenith Insurance Plc and its co-insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each insurer's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurer's obligations.

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<b>Section 1</b>	<b>Contractors All Risks (C A R)</b>	<b>Included</b>
Annual Contract Value in total for all contracts		£550,000
Maximum Contract Value any one contract		£50,000
Contract Works sum insured		£50,000
Construction plant, tools and temporary buildings sum insured		N/A
Hired-In property sum insured		N/A
Employees personal tools and effects sum insured in total all employees		N/A
Employees personal tools and effects sum insured any one employee		N/A
Public Authorities extension sum insured		£10,000
Terrorism Cover		N/A
<b>Section 1 Excesses</b>		<b>Amount</b>
Contract Works		£1,000

**Endorsements applicable - For text see attached Endorsements Schedule.**

- C28 - Tools and Plant Security Condition
- C36 - High Value Plant Excess

<b>Section 2A</b>	<b>Employers' Liability</b>	<b>Included</b>
Limit of Liability		£10,000,000
<b>Employees Activity</b>	<b>Employment Status</b>	<b>Max No. Employees</b>
Property maintenance contractors general	Limited Company - Directors	0.4
Plumbers, other than sprinklers	Limited Company - Directors	0.3
Painter & Decorator 10m height limit	Limited Company - Directors	0.3
Property maintenance contractors general	Employees	0.4
Plumbers, other than sprinklers	Employees	0.3
Painter & Decorator 10m height limit	Employees	0.3
Clerical admin & non-manual managerial	Employees	2

**Section 2A Endorsements - For text see attached Endorsements Schedule.**

- G10 - Contractors Conditions
- G13 - 10 Metre Height Limit Condition
- G60 - Wood-Working Machinery Exception

<b>Section 2B</b>	<b>Public Liability</b>	<b>Included</b>
Limit of Liability		£5,000,000
<b>Business Activities</b>		<b>Max No. People (ex clerical)</b>
Property maintenance contractors general		0.7
Plumbers, other than sprinklers		0.7
Painter & Decorator 10m height limit		0.6
<b>Sub-Contractor Activities</b>		<b>Max No. People (ex clerical)</b>
Property maintenance contractors general		2
Plumbers, other than sprinklers		2
Painter & Decorator 10m height limit		2
<b>Section 2B Excess</b>		£250

**Section 2B Endorsements - For text see attached Endorsements Schedule**

- G10 - Contractors Conditions
- G13 - 10 Metre Height Limit Condition
- G43 - Fires Condition
- G60 - Wood-Working Machinery Exception
- G82 - Heat Work Away (Roofing) Exception

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<b>Section 2C</b>	<b>Products Liability</b>	<b>Included</b>
Limit of Liability		£5,000,000

Section 2C Excess		£250
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Section 2C Endorsements - For text see attached Endorsements Schedule.

- G10 - Contractors Conditions
- G13 - 10 Metre Height Limit Condition
- G43 - Fires Condition
- G60 - Wood-Working Machinery Exception
- G82 - Heat Work Away (Roofing) Exception

<b>Section 3</b>	<b>Legal Expenses</b>	<b>Included</b>
Aggregate limit in the period of insurance		£1,000,000
Limit any one claim		£100,000

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### **C28 - Tools and Plant Security Condition**

These conditions apply to Your machinery, plant and tools and hired in plant and tools.

Our liability for loss, destruction or damage of tangible property including by theft for any insured items left on site, Unattended, overnight or on non-working days is subject to the following security requirements.

#### **Machinery, Plant and Trailers**

All keys must be removed and stored elsewhere, and unless the insured items are in a locked building built of mainly brick, stone, concrete or other non-combustible materials that complies with the **Security Precautions**, they must be kept in either:

1) a compound or yard incorporating enclosed perimeter walls or fencing (minimum height 6ft) and locked points of access that complies with the **Security Precautions**

or

2) a storage facility that has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access,

and they must also be immobilised by the application / setting of at least one of the following:

1) a leglock,

2) a wheel clamp,

3) a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty chain secured to a solid anchoring point,

4) or, in the case of trailers, attached to a towing vehicle, with all access points to the towing vehicle being securely locked and fitted with a secured hitch lock,

5) an installed engine immobiliser system.

Where the plant is trailer mounted the trailer must have at least one of points 1-4 above applied.

#### **Tools**

All insured items must be stored within one of the following:

1) Living Accommodation,

2) a securely locked and alarmed building built of mainly brick, stone, concrete or other non-combustible materials that complies with the **Security Precautions**

or

3) a securely locked unit, vehicle or in a storage facility that either complies with the **Security Precautions** or has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access.

#### **Tools in Vehicles**

Tools in vehicles are only covered to a maximum value of £5,000 and cover is subject to the following security requirements:

**During the Day** - between the hours of 08:00 to 18:00:

1) the vehicle including the vehicle's storage area where they are kept must be protected by a working intruder alarm unless it is a factory fitted secure storage box,

2) all doors windows or other points of access must have been closed and locked, security devices set and all keys removed,

3) any windows in the storage area must be protected by heavy duty bars, but this will not apply to the cab area of a truck or van. Items in the cab area must be stored in a secure storage box.

**Overnight** - between the hours of 18:00 and 08:00 and on non-working days:

In addition to the vehicle requirements 1 to 3 above, the vehicle must be contained in a securely locked unit or storage facility that either complies with the **Security Precautions** or has 24 hour guards, secure boundaries (minimum height 6ft) and secure points of access.

Please note We will waive the overnight condition immediately above and apply instead the **During the Day** security requirement if you are on emergency call out or on contractual night work.

#### **Security Precautions**

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**Timber/Metal/UPVC Doors**

To be secured by either:

- 1) a mortice deadlock and boxed striking plate conforming to a minimum BS 3621,
  - 2) a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp
- or
- 3) a multi-point locking system.

Doors with wooden door frames must have hinge bolts fitted top and bottom.  
 For double doors, one door needs to be securely bolted internally.

**Roller Shutter Doors**

To be secured by either:

- 1) two cylinder operated shutter locks with one lock fitted at side of the shutter
- or
- 2) closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp.

**Horizontal Sliding, Folding or 'Up and Over' Doors**

To be secured by either:

- 1) a hook bolt mortice deadlock
- or
- 2) a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp.

**Windows**

Windows including skylights to be secured by additional window locks unless there is a multi-point locking system. All windows to be protected by securely fitted solid steel bars, grilles, lockable gates, expanded metal or weld-mesh.

**Gates, Compounds and Yards**

All perimeter fencing/walls and gates to be either of brick, stone or metal and be at least 6ft high.

Gates to be secured by either:

- 1) a hook bolt mortice deadlock
- or
- 2) a closed shackle padlock with minimum shackle thickness of 10mm together with a heavy duty locking bar/clasp or a heavy-duty chain.

**Definitions**

For the purpose of this endorsement:

**Tools means**

All hand held tools, hand held motorised equipment (including, but not limited to, chainsaws and hedge-cutters), climbing and safety equipment, lawn mowers (other than ride-on mowers) and light maintenance equipment.

**Machinery and Plant means**

Any heavy item of machinery that can not be used or moved long distances without the use of a power source. This would include but is not limited to:

- Chippers
- Stump Grinders
- Trailers
- Cherry Pickers
- Diggers

[Please note this policy does not cover you for any liability associated with the Road Traffic Act or associated liability.]

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**Living Accommodation means**

The living accommodation of Your home including cellars and lofts that are only accessible via your living accommodation. It does not include any garage, shed, outbuilding or other area that is accessible by an entrance external to your living area.

**Unattended means**

When the operator or driver does not have the plant or vehicle under direct observation and is not close enough and fit and able to have a reasonable prospect of deterring or attempting to prevent any interference with or theft of equipment from the plant or vehicle.

**C36 - High Value Plant Excess**

In respect of any item of plant or hired-in property which, at the time of a claim, has a replacement value (less an appropriate deduction for wear and tear) greater than £10,000 the amount You have to pay towards such claim is hereby amended to £1,000 and not as stated in the schedule

**G10 - Contractors Conditions**

We will only provide the cover described in the insurance if anyone claiming cover has kept to all the conditions in the insurance including any in this Endorsement throughout the Period of Insurance.

We will not provide cover for Your liability arising out of work done by You or on Your behalf at the following locations unless You have told us that You work there and We have agreed to provide cover:

- 1) power stations or nuclear installations,
- 2) refineries, bulk storage or production premises in the oil, gas or chemical industries,
- 3) offshore, underwater or underground,
- 4) on aircraft, hovercraft, aerospace systems or watercraft (other than on watercraft in docks, harbours, boatyards or inland waterways where the work does not involve the use of heat),
- 5) airside at airports,
- 6) railway open lines (formerly 'red zones').

**If You use Sub-contractors**

If You use sub-contractors who are not Employees you must ensure that they hold employers and public liability insurance that:

- 1) provides limits of liability of not less than the amounts covered by this insurance,
- 2) covers You as principal.

You must not agree to cover the liabilities of, nor waive Your rights of recourse against, a sub-contractor who is not an Employee.

(an Employee is any of the following whilst they are working on Your behalf in connection with the Business:

- a. an employee under a contract of service or apprenticeship with You,
- b. a labour master or any person supplied by him,
- c. a labour only sub-contractor,
- d. a self employed person working for You and under Your control,
- e. a person hired by You, borrowed by You or embedded in Your Business,
- f. a person undertaking study or work experience or youth training scheme with You,
- g. a voluntary worker,
- h. a working director where You are a limited company.)

**If Your Employees work at height**

Whilst any of Your Employees work at a height exceeding 5 metres above floor level You must ensure that either:

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1) they use fall-arrest equipment or a work positioning system in accordance with the Code of Practice for Selection, Use and Maintenance of Personal Fall Protection Systems and Equipment for Use in the Workplace BS 8437 2012 or a recognised industry body code of practice for fall-arrest / work positioning equipment,

or

2) they are undertaking roped access work in accordance with the provisions of the Code of Practice For The Use Of Rope Access Methods For Industrial Purposes BS7985 2013 or a recognised industry body international code of practice for industrial rope access.

In any case You must:

- 1) maintain a formal record of the equipment supplied to and received by them,
- 2) ensure the equipment conforms to appropriate BS / EN standards where applicable.

This condition relating to work at height does not apply when the work area, including any access platform or scaffolding, has edge protection consisting of:

- 1) a main guard rail at least 910mm above the edge,
  - 2) a toe board at least 100mm high,
  - 3) an intermediate guard rail or other barrier so that there is no gap more than 470mm.
- This condition relating to work at height only applies to Section A Employers Liability.

**If You or Your Employees use heat**

If You or Your Employees use heat away from Your premises (including welding or cutting equipment, blow lamps, blow torches, hot air guns and asphalt, bitumen, tar or pitch heaters) the following precautions must be taken:

- 1) Adequate and suitable portable fire extinguishers (Complying to BS EN 3) in full working order must be kept at each area of work.
- 2) The area in the immediate vicinity of the work must be cleared of all movable combustible material. The combustible materials which cannot be moved must be covered and protected by over-lapping sheets or screens of a non-combustible material.
- 3) A fire safety inspection of the working area to check for smoke, smouldering or flames (including the spaces behind walls and screens or partitions and above false ceilings) must be made at regular intervals during work and between 30 and 60 minutes after completion of each period of work.

Immediate steps must be taken to extinguish any smouldering or flames when discovered provided it is safe to do so.

- 1) Heat equipment must not be left unattended whilst hot, lit or switched on.
- 2) The heating of asphalt, bitumen, tar or pitch must be carried out in the open in a vessel designed for that purpose placed on a non-combustible surface.
- 3) The appropriate hot work permit and / or gas free certificate must be obtained.

This condition relating to the use of heat only applies to Section B Public Liability and Section C Products Liability.

**If You or Your Employees make excavations**

Before You or an Employee starts any digging, boring or other excavation You must:

- 1) try to identify the location of any underground cables, pipes and or other services that could be damaged by the excavations. This includes contacting the appropriate authorities or owners of the cables, pipes or other services,
- 2) retain a written record of measures which You take to locate the cables, pipes or other services,
- 3) convey the location of the cables, pipes or services to anyone who is carrying out the excavation work on Your behalf.

We will only pay for the actual cost of repair or replacement of the cables, pipes or other services (as assessed by an independent surveyor) We will not cover any additional costs for loss of use of anyone's property nor their consequential loss or damage. We will not cover any penalties or fines which are imposed on You.

This condition relating to the making of excavations only applies to Section B Public Liability and Section C Products Liability.

In all other respects the terms, conditions, exceptions, limits of liability and Endorsements of the insurance apply.

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**G13 - 10 Metre Height Limit Condition**

It is a Condition precedent to our liability for Damage or Injury that You or Your Employees must not undertake any work requiring You or Your Employees to be at a height above floor level exceeding 10 metres.

If We have also applied Endorsement G10 Contractors Conditions You must also keep to the condition relating to work at a height of more than 5 metres above floor level.

**G43 - Fires Condition**

It is a condition precedent to Our liability for Damage or Injury that if You or Your Employees burn waste or other materials within 30 metres of any building, road or railway You must ensure that:

1. fires are not left unattended,
2. fires are extinguished at least 30 minutes before the area is vacated and that an inspection to ensure that the fire is fully extinguished is made immediately before leaving,
3. precautions are taken to prevent the escape of smoke or dust which might cause Injury or Damage,
4. waste or other materials to be burnt are checked to ensure that no explosive substances or pressurised containers are present,
5. adequate and suitable portable fire extinguishers (complying to BS EN 3) in full working order are kept at each fire site.

**G60 - Wood-Working Machinery Exception**

We will not cover claims arising out of Your Employees use of powered wood-working machinery, other than handheld or portable tools.

**G82 - Heat Work Away (Roofing) Exception**

Under sections B Public Liability and C Products Liability We will not cover claims arising out of roofing or roof repair work involving You or Your Employees use of heat away from Your premises (including welding equipment, blow lamps, blow torches, hot air guns and asphalt, tar or pitch heaters). **This exception does not apply to the cutting of roofing tiles or slates.**

In respect of such work this exception replaces the condition relating to the use of heat entitled 'If You or Your Employees Use Heat' contained in Endorsement G10 Contractors Conditions if that Endorsement has also been applied.

In all other respects the terms, conditions, exceptions, limits of liability and Endorsements of the insurance apply.



This Statement of Fact is a record of statements made, and information given, by you and constitutes the basis of your insurance contract. Please read all the questions and answers thoroughly. Upon payment by you of the premium requested, you are accepting insurance offered on the terms in the Statement and policy documentation. If any details in the Statement are incorrect you must amend it and return it to us within 7 days of the date of this correspondence with the relevant information. Failure to do so could invalidate or impair your insurance. We will then notify you of any change(s) in the premium or policy terms and conditions. However, if you are satisfied that, to the best of your knowledge and belief, the information is correct and complete then no further action is required. It is important you recognise that by not advising us of any alterations to the details, you are confirming the information to be true and that your insurers will base the contract on these details.

Please note this Statement of Fact should be read in conjunction with your Quotation document.

**ABOUT YOU**

Name **Bits Bobs and Odd Jobs Limited**

Insured Status **Limited Liability Partnership**

Business address **Tempo House, 15 Falcon Road, LONDON SW11 2PJ**  
 (including postcode)

Phone number Mobile number Fax number

Email address

Web site address

Company Number Employers Ref. Number

Trade or business **Builder**

Business Activities **Property Maintenance, repairs, plumbing and heating engineer & paintint and decorating**

How many years have you been conducting this trade or business in this name? **6**

How many years experience do you have in this type of business overall? **6**

Has any insurer cancelled your insurance or refused to renew it? **No**

Have you or any of your directors, officers or business partners ever been:

- Convicted of or charged (but not yet tried) with any criminal offence (other than motoring convictions)? **No**
- Declared bankrupt or insolvent or has any business which you were director or involved in management gone insolvent or into liquidation, administration receivership, entered into arrangement with creditors? **No**

**CLAIMS EXPERIENCE**

Have you made any claims within the last 5 years or have there been any incidents that could have resulted in a claim had this insurance been in place? **No**

**LEGAL EXPENSES COVER**

During the last 3 years have you been investigated by HM Revenue & Customs (or its predecessors)? **No**

During the last 3 years have you been involved in a VAT or PAYE/Employee status dispute?

During the last 3 years have you been involved in a dispute, claim or proceeding? **No**

Do You have any plans to make any workers redundant or implement any reorganisation which could affect staffing levels during the next 12 months? **No**

Have you had or are you aware of any current nuisance affecting the use of your properties? **No**

**Liability Insurance (section 2 of the Policy Wording)**

Sections 2A, 2B and 2C are Minimum and Deposit premiums based on the estimates provided. The proposer is required to declare the actual figures at the end of the Period of Insurance in accordance with General Condition 16 of the insurance. If the actual wages, salaries, turnover, sub-contractor payments or maximum number of employees / sub-contractors are more than the estimates provided an additional premium may be payable.

Do you or any employees work overseas? **No**

**'HIGH RISK' PREMISES**

Do you or will you or any employees work at the following premises? If 'yes' please provide details:

- 1) power stations or nuclear installations. **No**
- 2) refineries, bulk storage or production premises in the oil, gas or chemical industries. **No**
- 3) offshore, underwater or underground. **No**
- 4) on aircraft, hovercraft, aerospace systems or watercraft (other than on watercraft in docks, harbours, boatyards or inland waterways where the work does not involve the use of heat) **No**
- 5) airside at airports. **No**
- 6) railway red zones. **No**

**SUB-CONTRACTORS**

- 7) Do you or will you engage sub-contractors who are not employees to do work on your behalf? **Yes**

We define 'employees' as any of the following whilst they are working on Your behalf in connection with the Business

- a) an employee under a contract of service or apprenticeship with You,
- b) a labour master or any person supplied by him,
- c) a labour only sub-contractor,
- d) a self employed person working for You and under Your control,
- e) a person hired by You, borrowed by You or embedded in Your Business,
- f) a person undertaking study or work experience or on a youth training scheme with You,
- g) a voluntary worker,
- h) a working director where You are a limited company.

If 'yes' please read our requirements about the use of subcontractors in our Contractors Conditions.

**WORK AT HEIGHT**

- 8) Do or will your employees ever work at a height of more than 5 metres above floor level? **Yes**  
 If 'yes' please read our requirements about employees working at height in our Contractors Conditions.

**HEAT**

- 9) Do you or will you or your employees use heat away from your premises (including welding or cutting equipment, blow lamps, blow torches, hot air guns and asphalt, bitumen, tar or pitch heaters)? **Yes**  
 If 'yes' please read our requirements about use of heat in our Contractors Conditions.

**EXCAVATIONS**

- 10) Do you or will you or your employees make excavations? **No**  
 If 'yes' please read our requirements about making excavations in our Contractors Conditions.

**PRODUCTS AND COMPLETED WORKS (to be completed by all applicants)**

- 11) Are any of your products, to your knowledge, intended to be used in the structure, machinery or controls of any aircraft, other aerial device, hovercraft, offshore installation, offshore rig, or offshore platform? **No**
- 12) Do your products include any industrial or agricultural chemicals? **No**
- 13) Do your products include any pharmaceuticals, alternative medicines, health products, dietary supplements, medical products, blood products, cosmetics or beauty aids? **No**
- 14) Do your Products include any firearms, munitions, explosives, fireworks or other pyrotechnics? **No**

**EMPLOYERS LIABILITY**

If you are not a limited company do you require Employers' liability cover for working partners or proprietors? **No**

If 'yes' their drawings should be included in the wages estimates detailed on the Quotation Document

**HEALTH AND SAFETY**

Are your employees / have your employees been exposed to asbestos? **No**

Do you have a written health and safety policy? **Yes**

Do you and will you always carry risk assessments specific to the task before commencing work and before any amendments to the work? **Yes**

Do you and will you always prepare written method statements specific to the task before commencing work and before any amendments to the work? **Yes**

Do you ensure that the use or wearing 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 personal protective equipment supplied to and received by employees? Yes

Do you or your employees use industrial machinery? Yes

If 'yes' please read our requirements about the use of industrial machinery in the insurance wording

You can find out more about your health and safety responsibilities as an employer at [www.hse.gov.uk](http://www.hse.gov.uk)

**Sub-contractors and the self-employed**

Labour only sub-contractors, self employed people, people hired by you, borrowed by you or embedded in your business are considered employees if they are working for you and under your control. Therefore you must declare their wages and the number of people in your waggeroll estimates - please check the estimates you have declared on the Quotation documents.

**Other contractors who are not Employees ('bona-fide' sub-contractors')**

If they are not working for you and under your control and they have their own insurance cover we do not charge for them under the Employers' Liability section. Therefore you should not declare their wages and the number of people in your waggeroll estimates - please check the estimates you have declared on the Quotation documents.

If you have any doubt as to whether someone is an 'Employee' or a 'Sub-contractor Who Is Not An Employee' please refer to your insurance broker. Likewise if you are unable to ascertain if a Sub-contractor Who Is Not An Employee has adequate employers and public liability insurance of their own then refer to your insurance broker.

**PUBLIC LIABILITY AND PRODUCTS LIABILITY**

Do you require cover for Products and Completed Works? Yes

Do you require cover for Financial Loss? No

**Turnover split**

Territory worked in or exported to	% of turnover
UK	100
Other EU	0
USA / Canada	0
Rest of World	0
Total	100

Have you have exported goods to the USA or Canada in the past, but have since ceased? No

Our standard policy covers you against judgments, awards or settlements made against you anywhere in the world other than the USA or Canada. Do you wish to extend cover to the USA or Canada? No

If 'yes' USA or Canada limit of liability required: US\$250,000 / US\$500,000 / US\$1 million N/A

If you import products or materials to be incorporated into your products from outside of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands please indicate from where they originate:

Territory products / materials sourced from	% of total
UK	100
Other EU	0
USA / Canada	0
Rest of World	0
Total	100

Do you maintain your full rights of recourse against any manufacturer or supplier from whom you obtain any product or anything which is incorporated into your products? Yes

Do all of your products comply with the relevant CE / BS standards? Yes

**Turnover or Per Capita split between the various activities of the business.**

We define turnover as the amount of money taken by you for the activities of the business during the period of Insurance excluding VAT and less payments you make to sub-contractors who are not employees.

If your business includes an element of manual work you do not need to identify clerical activities in this section. If your business is purely non-manual this section should include clerical activities.

Your declared Turnover or per capita figures are detailed in your Quotation document.

Your premium is the outset premium based upon the estimates you have provided. You are required to declare the actual figures at the end of the Period of Insurance in accordance with General Condition P of the insurance. If the actual wages, salaries, number of Employees or payments to sub-contractors are more than your estimates an additional premium may be payable.

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## How we use your information

### Introduction

We believe in keeping your information safe and secure. Full details of what data we collect and how we use it can be found in our privacy policy which you can access at [www.markerstudy.com](http://www.markerstudy.com) or by requesting a copy from our Data Protection Officer (contact details below). This section provides you with some basic information and explains:

- What we do with your information
- How we may check the information you have provided to us against other sources such as databases
- Who we share your information with, and
- How we may use your information.

We are governed by the Data Protection legislation applicable in both the United Kingdom.

### How we may collect your information

We may collect details about you from

- Information you give to brokers
- Information you give us in online forms and other forms
- Other sources such as Google Earth and social media
- Third parties and other sources
- Telematics systems.

### What information we may collect about you

We collect details including details about your health, personal circumstances, claims history, credit history, motoring history and other relevant details. We may collect information on you from databases such as the electoral roll and county court judgment records.

### How we may share your information

In order to provide our services to you, we may share your information with insurance companies, solicitors, regulators, business partners and suppliers. We may also have a legal obligation to provide your information, in certain circumstances, with regulators, police and other public bodies.

Information you supply may be used for the purposes of insurance administration by us and third parties. These third parties may share your information with their own agents.

### How we may use your information

We may use your information for a number of purposes. These include:

- Providing you with our services
- Dealing with your claim
- Carrying out checks such as fraud checks and credit checks
- Providing you with information about our products and services.

We give details about some of these processes below.

### Providing you with details on our Products and Services

Where you have given us your consent to do so, we will send you information about products and services of ours and other companies in our Group which may be of interest to you. We may contact you by telephone, letter or email (as you have indicated)

You have a right at any time to stop us from contacting you for marketing purposes or giving your information to other members of the Group.

If you no longer wish to be contacted for marketing purposes then please contact our Data Protection Officer (contact details below).

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**Employers' Liability Tracing Office**

Certain information relating to your insurance policy including, without limitation, the policy number(s), employers' names and addresses (including subsidiaries and any relevant changes of name), coverage dates, employer's reference numbers provided by Her Majesty's Revenue and Customs and Companies House Reference Numbers (if relevant), will be provided to the Employers' Liability Tracing Office, (the "ELTO") and added to an electronic database, (the "Database").

This information will be made available in a specified and readily accessible form as required by the [Employers' Liability Insurance: Disclosure By Insurers Instrument 2010.] This information will be subject to regular periodic updating and certification and will be audited on an annual basis.

The Database will assist individual consumer claimants who have suffered an employment related injury or disease arising out of their course of employment in the UK for employers carrying on, or who carried on, business in the UK and who are covered by the employers' liability insurance of their employers, (the "Claimants"):

- To identify which insurer (or insurers) was (or were) providing employers' liability cover during the relevant periods of employment; and
- To identify the relevant employers' liability insurance policies.

The Database will be managed by the ELTO.

The Database and the data stored on it may be accessed and used by the Claimants, their appointed representatives, insurers with potential liability for UK commercial lines employers' liability insurance cover and any other persons or entities permitted by law.

By entering into this insurance policy you will be deemed to specifically consent to the use of your insurance policy data in this way and for these purposes.

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**Fraud Prevention and Detection**

We carry out fraud checks on our customers. We do this in order to prevent fraud and also to help us make decisions about the provision, pricing and administration of insurance.

When carrying out these checks, we will search against fraud detection databases.

We may pass details about you to some of these databases.

Law enforcement agencies, financial service providers, fraud prevention agencies, police and other organisations may also access these databases.

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**Claims History**

We may process data relating to your claims history for the purposes of assessing any claim you may make.

The aim is to help us to check information provided and also to prevent fraudulent claims. When you tell us about an incident we will pass information relating to it to these databases. We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal.

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**Credit Searches and Accounting**

In assessing an application for insurance or policy renewal, we may search files made available to us by credit reference agencies. They keep a record of that search.

Credit reference agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud.

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**Transfers**

Sometimes your information may be transferred outside the European Economic Area by us, by the organisations with whom we share your information or by the servants and agents of these organisations. If we do this we will ensure that anyone to whom we pass it provides an adequate level of protection.

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**Your Rights as a Data Subject**

Under Data Protection Laws you have certain rights; these include for example, a right to understand what data we hold on you and a right to ask us to amend that data if it is incorrect. If you would like to exercise any of your rights please contact our Data Protection Officer (contact details below).

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**Data Protection Officer**

If you have any questions about how we use your data, or to exercise any of your data rights please contact our Data Protection Officer at

Data Protection Officer  
Markerstudy Insurance Services Limited  
45 Westerham Road  
Bessels Green  
Sevenoaks  
Kent  
TN13 2QB

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**How do I make a complaint about my policy?**

We are dedicated to delivering a first class level of service to all policyholders. However, we accept that things can occasionally go wrong and would rather be told about any concerns you have so that we can take steps to make sure the service you receive meets your expectations in the future. If a dispute regarding your policy or claim does arise, and it cannot be resolved by reference to your insurance intermediary/broker please contact: Markerstudy Insurance Services Limited, Prospect House, Thanet Way, Whitstable, Kent CT5 3FD.

We will always confirm receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we are unable to do so, we will let you know when the answer may be expected. If we have not resolved the matter within eight weeks, you can refer the matter to the Financial Ombudsman Service.

FULL DETAILS OF COVER AND A SPECIMEN POLICY BOOKLET CAN BE OBTAINED FROM YOUR INSURANCE ADVISOR.

## Public and Products Liability Certificate

This certificate has been issued to provide a summary of the certificate holder's Public Liability insurance. For details of the insurance cover provided (including any endorsements applying) please refer to the insurance schedule and the policy booklet. Nothing contained hereon will amend the insurance cover provided.

**Certificate No.: UK CCC 4741594**

Name of Certificate holder: **Bits Bobs and Odd Jobs Limited**

Trading Name(s):

Business Description: **Property Maintenance, repairs, plumbing and heating engineer & paintint and decorating**

Date of commencement of insurance: **1/11/2019**

Date of expiry of insurance: **31/10/2020**

Public Liability limit of liability: **£5,000,000**

Products Liability limit of liability: **£5,000,000**

Endorsements applying: **G10 - Contractors Conditions  
G13 - 10 Metre Height Limit Condition  
G43 - Fires Condition  
G60 - Wood-Working Machinery Exception  
G82 - Heat Work Away (Roofing) Exception**

Signed on behalf of the insurers



Gary Humphreys  
For Authorised Insurers

Name and address of issuing intermediary:

A-Plan Ins Grp (Tooting)  
149-155 Mitcham Road  
LONDON  
SW17 9PG

Issuing intermediary's reference:  
(if different from the Policy Number stated above)

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## Certificate of Employers' Liability Insurance<sup>(a)</sup>

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the Certificate).

**Certificate No.:** UK CCC 4741594

Name of Certificate holder: Bits Bobs and Odd Jobs Limited

Trading Name(s):

Date of commencement of insurance: 1/11/2019

Date of expiry of insurance: 31/10/2020

We hereby certify that subject to paragraph 2:-

- 1 the insurance 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, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (compulsory Insurance) Act 1969 or any amending primary legislation applies<sup>(b)</sup>; and
- 2 the minimum amount of cover provided by this insurance is no less than £10,000,000<sup>(c)</sup>

Signed on behalf of the Insurers:



Gary Humphreys  
For Authorised Insurers

### 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 insurance covers the holding company and all its subsidiaries, or that the insurance covers the holding company and all its subsidiaries except any specifically excluded by name, or that the insurance 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 insurance.

Note: The information below this line does not form part of the statutory certificate. The Insurers on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary.

Name and address of issuing intermediary:

A-Plan Ins Grp (Tooting)  
149-155 Mitcham Road  
LONDON  
SW17 9PG

Issuing intermediary's reference:

(if different from the Policy Number stated above)

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