



Trades and Professions Renewal Schedule

Proposer's name	Bits Bobs and Odd Jobs Limited
Quote number	98839150
Broker name	A-PLAN INSURANCE - SW17 9PG
Period of insurance from	01/11/2021
Period of insurance to	31/10/2022
Quote valid until	05/11/2021
Policy form reference	SME546F.07

IMPORTANT – Please read the following information carefully

This schedule, the policy, the statement of facts, endorsements and certificate should be read as if they are one document.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

The Business	Property Maintenance Company
Trade(s)	Property Maintenance/Repairers, Plumbing - Domestic/Small Commercial Only, Painter & Decorator
Address	Big Yellow Storage 55 Lombard Road London United Kingdom SW11 3RX

Your premium		
Premium (excluding insurance premium tax at current HMRC rate)	Insurance premium tax at current HMRC rate	Total premium (including insurance premium tax at current HMRC rate)
£1,076.81	£129.22	£1,206.03

Summary of cover

Public and products liability	£812.61
Employers' liability	£183.02
Contract works	£81.18
Owned plant	Not insured
Hired-in plant	Not insured
Portable tools and equipment	Not insured
Personal accident	Not insured
Business travel	Not insured
Business equipment	Not insured
Business stock	Not insured
Legal Expenses	Not insured

Policy cover

Excesses applicable

The **excesses** stated below are payable in the event of a claim unless stated otherwise within the endorsements and subjectivities section of **your** policy. Each **excess** shown is **your** total **excess** and includes any policy and/or amended **excesses** that apply.

Public and products liability

Refer to section A in **your** Trades and Professions policy.

Public and products liability - limit of indemnity	£5,000,000
Third party property damage - excess	£250

Employers' liability

Refer to section B in **your** Trades and Professions policy.

Employers' liability - limit of indemnity	£10,000,000
Employers' liability - limit of indemnity arising out of terrorism	£5,000,000

Contractor "All risks"

Refer to section C in **your** Trades and Professions policy.

	Sum Insured
Contract works Excess	£50,000 any one contract £250
Contract description	Any contract not exceeding £50,000 original estimated contract price for work undertaken in connection with the business .
Contract site	Any situation within the territorial limits .

Endorsements and subjectivities wordings

Please find below the endorsements and subjectivities that apply to **your** policy

AR0266 Increase x/s £1500 Paint Spraying

Under Section A – Public and products liability **contracts** involving painting the **excess** is amended to read as follows:

- a. the first **£1,500** of compensation payable for **damage** to material property arising out of paint spraying in respect of any one occurrence or all occurrences of a series arising out of any one original cause.
- b. the first **£500** of compensation payable for **damage** to material property in respect of any one occurrence or all occurrences of a series arising out of any one original cause.

Provided that **you** shall pay **us** in respect of any such amount for which **we** have made a payment.

AR0204 Weather damage to painted surfaces exclusion

Under Section C – Contractors "All risks" **we** will not pay any claim or claims for **damage** caused by weather damage to painted surfaces.

AR0270 Excluding work involving excavation below a specified depth

Under Section C - Contractors all risks, **we** will not pay any claim or claims arising in connection with **damage** involving excavation of more than 1 Metres.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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