

POLICY NUMBER PPSE/0111552



Ageas Semploy Extra Policy Schedule

New Business

Agent:	M & N Insurance Service Ltd (Extranet) 248 Hendon Way Hendon NW4 3NL	Agency Number:	4613991
		Agent Reference:	XNET309271

Agent's Telephone Number: 0208 202 4474

Insured:	Crisu Building Projects Ltd	Policy Number:	PPSE/0111552
Postal Address:	20 Newcourt Street London NW8 7AA	Effective Date	14/03/2018 at 12:22
		Expires On:	13/03/2019 at 23:59

Reason for issue: New Business	New Business Premium	£1,931.15
	Insurance Premium Tax	£231.74
Date of issue: 14/03/2018	Total Premium:	£2,162.88

Trading As:

Business Trade(s): Builders - All Premises
Property Maintenance/Repairers

Cover Details

For full details of your cover please refer to your Policy wording. Where the number of people or employees is shown as '0' that section is Not Operative in this Policy schedule.

Ageas Insurance Limited

Ageas House The Square Gloucester Business Park Brockworth Gloucester GL3 4FA
Telephone 0345 122 3292 Facsimile 0345 122 3284

Registered Office Address Ageas House Hampshire Corporate Park Templars Way Eastleigh Hampshire SO53 3YA Registered in England and Wales. No 354568
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POLICY SECTIONS

SECTION 1 LIABILITY **Limit of Indemnity****Sub-Section A - Public Liability** £2,000,000

Number of People Insured for manual work - 5

Standard excesses that apply:

Third Party Property Damage Excess £100

If an Insured has less than two years experience in the trade, any excess is increased by a further £250

Any additional Excesses are shown in the Endorsements Applicable to the Policy.**Limit of Indemnity****Sub-Section B - Employers Liability** £10,000,000

Number of Employees insured for manual work - 5

Public Liability **Excesses** are increased by £250 where **Insured** has had less than 2 years experience in the trade**Limit of Indemnity****Section 2 TOOLS and Stock in Transit** Not operative

Number of people insured for Tools and Stock in Transit - Nil

(£1000 Single Article Limit Applies)

Standard excesses that apply:

Each and every claims: £100

Any additional Excesses are shown in the Endorsements Applicable to the Policy.**SECTION 3 CONTRACTORS ALL RISK****Contract Works**(Maximum Value Any One Contract) **£250,000****Standard excesses that apply**

Each and every claim: £500

Own Plant & Equipment(Maximum Payable Any One Claim) **Not Insured****Hired In Plant**(Maximum Payable Any One Claim) **Not Insured****SECTION 4 LEGAL EXPENSES****Not Operative****Ageas Insurance Limited**

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Please refer to the separate **Business Legal Guard Policy** wording for full details

SECTION 5 PERSONAL ACCIDENT GROUP

Category

Principals, Partners, Proprietors and All Employees (excluding Temporary Employees, Students, Work Experience Persons or Volunteers) **Not Insured**

Category

Principals, Partners or Proprietors Only **Not Insured**

Category

Employees Only (excluding Temporary Employees, Students, Work Experience Persons or Volunteers) **Not Insured**

Endorsements Applying to the Policy

Summary of Endorsements by Trade

Builders - All Premises

SE05 SE06 SE08 SE27 SE34 SE52 SE73 SE85 SE86 SE87 SY93 Z241

Property Maintenance/Repairers

SE05 SE06 SE08 SE17 SE23 SE26 SE27 SE34 SE35 SE36 SE60 SE86 SE87 SE88 Z241

Refer to the attached continuation schedule for the full wording of any additional Endorsements noted above, Claim Notification details and additional Helpline numbers available to you

Endorsement Detail**SE05 Road Construction or Laying Main Sewers - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the construction of roads or laying of main sewers.

SE06 Pile Driving, Quarrying or the Use of Explosives - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with pile driving quarrying or the use of explosives.

SE08 Demolition, Tunnelling or Water Diversion - Exclusion to Section 1 - Liability**Ageas Insurance Limited**

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The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with demolition other than by the **Insured** or **Employees** in the direct service of the **Insured** and only where such demolition forms part of a contract for erection reconstruction alteration or repair by the **Insured** and does not involve demolition of buildings exceeding 15 metres in height from ground level tunnelling or water diversion.

SE17 Failure to Perform - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the failure of any fire or intruder alarm lock switchgear control panel or machinery to perform its intended function.

SE23 Increased Excess - Applicable to Sub-Section A of Section 1 - Liability

The Third Party **Property Damage Excess** shown on the schedule is increased to £250.

SE26 Central Heating Systems - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from the installation, servicing, replacement, repair, upgrade, Extension or control of any central heating system with a capacity in excess of 60kW (200,000 Btu/h).

SE27 - Clerical Workers - Extension to Section 1 - Liability

Section 1 - Liability extends to include cover for a maximum of 6 clerical **Employees** (persons carrying out bookkeeping, clerical administration or secretarial work).

SE34 Use of Wood Working Machinery - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the use by **Employees** of the **Insured** of Wood-Working Machinery driven by steam gas water electricity or other mechanical power.

The expression "Wood-Working Machinery" shall not be deemed to include lathes fret-saws boring machines sanding machines or mechanically-driven portable tools applied to the work by hand other than pendulum and swing saws.

SE35 Erection or Dismantling of Scaffolding or Use of Chemicals - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with

- (i) the use of acids (other than brick acid) and/or chemicals
- (ii) the erection or dismantling of scaffolding.

SE36 Type of Roofing Work - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with roofing work other than slating, tiling or thatching.

SE52 Height Limit (4 Metres Internal and 15 Metres External) - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with

- (i) external work at heights exceeding 15 metres
- (ii) internal work at heights exceeding 4 metres from the immediate floor below.

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**SE60 Work in or on Motor Vehicles - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with work in or on any motor vehicle.

SE73 Scaffolding - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the erection or dismantling of scaffolding except where the scaffolding is erected by suitably qualified personnel and is not more than 15 metres from ground level and is for the **Insured's** own use in carrying out work within the definition of the **Insured's**

SE85 Electrical, Roofing, Plumbing and Heating Contracts Limit - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any electrical, roofing, plumbing or heating work unless it forms less than 25% of an overall "Contract of Works" to be undertaken.

SE86 Erection, Maintenance and Repair of Steel Structures and Buildings - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any work involving erection maintenance or repair of Steel Structures and Buildings

SE87 Work involving Gas Supplies, Installations or Appliances - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any work involving connection to any gas supply and/or the installation, maintenance or repair of any gas installation or appliance

SE88 Roofing, Plumbing and Heating Contracts Limit - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any roofing, plumbing or heating contracts unless the total value of such contracts undertaken is less than 10% of the total turnover of the **Business** in any one year.

SY93 Underpinning - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with underpinning unless such work forms part of a contract for erection, reconstruction, alteration or repair by **Insured**.

Z241-Amendment to Section 4 - Legal Expenses

Section 4 - Legal Expenses detailed in your main Policy wording is no longer operative.

Where cover is operative please refer to the separate Business Legal Guard policy wording for full details of the cover, terms, conditions and exclusions.

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LEGAL & BUSINESS HELPLINE SERVICES

As an Ageas policyholder with a current Policy you are automatically entitled to use the following helpline services. All helplines apply to the UK unless otherwise stated. To help us to check and improve our service standards calls are recorded.

BUSINESS LEGAL ADVICE - 0345 122 8931

This helpline is available 24/7, 365 days a year to provide confidential legal advice over the phone on legal problems affecting your business, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

UK TAX ADVICE - 0345 122 8931

This helpline is available between 9.00am and 5.00pm from Monday to Friday to provide confidential advice over the phone on any tax matters affecting your business, under the laws of the United Kingdom.

BUSINESS EMERGENCY ASSISTANCE - 0345 122 8935

This helpline is available 24/7, 365 days a year to arrange help straight away if an unforeseen emergency causes damage to your business premises or creates a health and safety hazard. We will contact a suitable repairer or contractor and arrange assistance on your behalf. All costs of assistance provided are your responsibility.

CONFIDENTIAL COUNSELLING HELPLINE - 0345 122 8934

This helpline is available 24/7, 365 days a year offering confidential support if an employee needs help to cope with a source of upset, stress or anxiety. Due to their sensitivity counselling calls are not recorded.

Please do not phone the helpline service numbers to report a general insurance claim.

We will not accept responsibility if the helpline services fail for reasons beyond our control.

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Expires on: 13/03/2019 at 23:59

STATEMENT OF FACT

Agent: M & N Insurance Service Ltd Date of issue: 14/03/2018
(Extranet)
Agency Number: 4613991
Agent Reference: XNET309271

New Business Premium	£1,931.15
Insurance Premium Tax	£231.74
Total Premium:	£2,162.88

Name of Insured: Crisu Building Projects Ltd
Company Status: Ltd Company
Type of Trade: Builders - All Premises
Secondary Trade(s): Property Maintenance/Repairers

Years Trading: 0

The average number of years experience in the main 5
trade principals in the business have is:

Postal Address: 20
Newcourt Street
London
NW8 7AA

Please note that this Statement of Fact provides details provided to Ageas Insurance Limited by your agent. This Statement of Fact should be read in conjunction with the Quotation, Policy wording and Endorsement Library which is available from your agent.

Please note you must make a fair presentation of the risks to us. This means you must disclose every material fact and circumstance which you know or ought to know and not make misrepresentation to us. If you are in any doubt or require clarification of what must be declared to us, please discuss this with your agent.

You should read this statement of fact carefully and verify that all material facts and circumstances have been disclosed to us and that the information contained within it is correct prior to the risk being placed on cover. Any incorrect information must be notified to your agent immediately since providing us with inaccurate information or failing to tell us of anything which may increase the risk may lead to this quotation being withdrawn or, if the risk is placed on cover, your policy being voided or claims not being paid or being paid in part only.

You are not required to sign this Statement of Fact but you should read it carefully and verify that all the information contained within it and the Quotation Schedule is correct. Any incorrect information must be notified to your agent immediately.

If corrections to these quotation details are required these should be made before any cover is incepted as these

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could change the premium, terms, endorsements applicable and availability of cover.

Failure to comply with any of these points may invalidate some or all of your cover.

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Ageas Semploy Extra Policy Declaration - Answers provided by your agent on your behalf

It is a statement of fact that:

No principal, partner or director in the **Business** has ever had a proposal for insurance refused or declined or ever had an insurance cancelled, renewal refused or had special terms imposed

No principal, partner or director in the **Business** has ever been prosecuted under any safety legislation during the last 5 years and no such notices are pending

The **Business**, or any principal, partner or director of this **Business**:

- in relation to this **Business**:
- in relation to any other business
- in a personal capacity

has never been declared bankrupt or insolvent or been a director of any company or organisation that has gone into liquidation, administration or receivership

No principal, partner or director in the **Business** has ever been convicted of or charged (but not yet tried) with any criminal offence other than motoring offences

The **Business** does not involve

- handling or use of silica, asbestos or substances containing asbestos, acids (other than brick acid), gases, explosives, radioactive or similar dangerous liquids or substances
- Demolition or partial demolition unless you are rebuilding

The **Business** does not involve work offshore

There is no manual work outside the European Union

The **Business** does not operate in high risk environments

- Towers, steeples, chimney shafts, blast furnaces, dams, canals, viaducts, bridges or tunnels
- Aircraft, airports, railways, ships and other watercraft exceeding 20 metres in hull length, docks, piers, wharfs, breakwater or sea walls
- Collieries, mines, chemical works, gas works, oil refineries, petrol tanks, power stations, nuclear installations or establishments
- Computers within computer suites or rooms used exclusively for computer operations
- Mainframe computer or server suites

The **Business** does not involve the use of fixed Powered Wood Working Machinery

The **Business** does not involve the use of welding/flame cutting equipment

The **Business** does not involve the erection, installation or maintenance of any steel structures

Are there any separate Business premises that are owned or rented: No

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There have been losses or incidents giving rise to losses regardless of fault in this type of insurance in the last 5 years: No

Specific Work Details

The maximum height above the ground at which work for the **Business** is undertaken is 15 Metre(s)

The **Business** involves the application of heat No

Work for the **Business** includes the use of cradles, hoists or tower cranes? No

Work for the **Business** includes separate contracts for underpinning No

Work for the **Business** includes erection/installation or maintenance of steel structures No

Personnel Details

Number of Principals / Proprietors / Partners / Directors and Employees doing manual work (including LOSC)	5
Number of Principals / Proprietors / Partners / Directors and Employees doing clerical work	1
Total Payments to bona fide sub contractors	£10,000.00
Turnover (including value of materials supplied at no cost)	£250,000.00

Cover Details

Public Liability - limit of indemnity	£2,000,000
Employers Liability	£10,000,000
Tools and Stock In Transit	Not Operative
Contract Works (Maximum Value Any One Contract)	£250,000
Own Plant and Equipment (Maximum Payable Any One Claim)	Not Operative
Hired-in Plant and Equipment (Maximum Value Any One Claim)	Not Operative

Excesses Applicable

Public Liability

£100 in respect of damage to property
 £250 in respect of damage to property where heat is used in the course of the business
 £250 in respect of damage to property where groundwork is part of the business
 £1,000 in respect of damage to fibre optic cables

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Public Liability excesses are increased by £250 where Insured has had less than 2 years experience in the trade

Tools and Stock In Transit

£100 for each and every claim

Contract Works

£500

Own Plant and Equipment

£500

Hired in Plant and Equipment

£500

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