iprism Contractors Combined Liability Policy Schedule

iprism Underwriting

Policy Number: IP25ACONT00026320900

INSURED

Insured	J Alsopp & Sons Ltd t/as J & S Heating
Correspondence Address	UNIT 1, TRADE CITY, ASHTON ROAD, HAROLD HILL, ROMFORD, RM3 8UJ
Trades applicable to this business	Plumbing & Heating Engineer

IMPORTANT INFORMATION

Reason For Issue	New Business
Date of Issue	28/01/2025 15:33:56
Policy Wording Version	Contractors Combined Liability Policy | V1.0 CIUKL (CONX-CAS-009-0322) | JAN24
Effective Date	29/01/2025 00:01
Renewal Date	29/01/2026 00:01
Insurance Premium	£7,667.08
IPT (Insurance Premium Tax at the current rate)	£920.05
Policy Fee	£250.00
Annual Premium	£8,837.13

YOUR INSURANCE BROKER'S DETAILS

Broker Name	Pelican Business Insurance Services Limited
Broker Telephone Number	0333 0912 730
Broker Address	Arena Business Centre 8 Barnes Wallis Road Fareham Hampshire PO15 5TU
iprism Agency Reference	APEL0001

SECTION 1 - PUBLIC, PRODUCTS AND POLLUTION LIABILITY

Description	Sum Insured/Limit of Indemnity
Public, Products and Pollution Liability (Any one claim or series of claims arising out of any one event)	£5,000,000

SECTION 2 - EMPLOYERS LIABILITY

Description	Limit of Indemnity
Employers Liability (Any one claim or series of claims arising out of any one event)	£10,000,000
Injury to Working Partners and Proprietors Option	Not Insured

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SECTION 3 AND 4 - CONTRACT WORKS, TOOLS, OWN AND HIRED IN PLANT

Description	Sum Insured/Limit of indemnity
Contract Works	£300,000
Own Plant	£200,000
Hired in Plant.	Not Insured
Tools and Business Equipment.	Not Insured
Employees personal effects and tools.	Not Insured

SECTION 5 - COMMERCIAL LEGAL EXPENSES

Description	Limit of Indemnity
Advice and Assistance only (Access to Helplines)	Insured
Full cover	£100,000 any one incident & £1,000,000 in the aggregate any one

GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT

IP011442751HEAT - Heat Work Restriction - Inner Limit

The Limit of Indemnity provided under Section 1 - Public, Products and Pollution Liability in respect of claims for Bodily Injury or Property Damage arising from or in connection with the Application of Heat by You or any Sub-Contractor on working on Your behalf, whilst away from Your Premises is amended to £2,000,000 and not as otherwise stated in Your Policy Schedule

The following Definitions are used for the purpose of interpreting this Exclusion only:

a) Application of Heat means:

the use of tools and equipment the purpose of which is to heat, including the use of:

i. blow torches, blow lamps, flame guns, hot air guns, tar boilers;

ii. electric oxy-acetylene or other welding or cutting equipment; or

iii. grinding equipment including angle grinders (in circumstances where sparks are emitted).

This Exclusion is also subject to the terms and Exclusions set out in Section 1 - Public, Products and Pollution Liability as applicable.

All other terms and conditions of the Policy remain the same and will apply to this Exclusion as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

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GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

IPCUST - Increased Excess in Respect of Plumbing Activities

We will not indemnify You under - Section 1 - Public Liability, Products and Pollution Liability in respect of the first £1,000 of each and every loss or Property Damage to third party property increasing to

i) £1,500 of each and every loss or Property Damage to third party property arising from or in connection with Your Plumbing work increasing to;

ii) £5,000 of each and every loss or Property Damage to third party property arising from or in connection with Your Plumbing work undertaken at a height greater than five storeys (including ground level)

For the purpose of this endorsement Plumbing means the;

(1) design or

(2) installation or

(3) alteration or

(4) repair or

(5) testing or

(6) maintenance or

(7) servicing

of services supplying water to any premises (being the system of pipes, fittings and connected appliances installed to supply any building, whether domestic or not, with water for drinking, culinary, domestic laundry, ablutionary, cleaning and sanitary purposes)

IP011442734EXC - Increased Public and Products Liability Excess - £1,000

We will not indemnify You under Section 1 - Public Liability, Products and Pollution Liability in respect of the first £1,000 of each and every loss or claim for Property Damage Bodily Injury and or legal liability

IP011442765PPE - Personal Protective Equipment Condition

Under Section 2 - Employers Liability it is a condition precedent to Our liability that in accordance with United Kingdom Health & Safety regulations You will ensure that:

(i) all Employees wear appropriate personal protective equipment when engaged in work where the need for such equipment has been identified

(ii) all personal protective equipment is regularly maintained, kept in good condition and available to Employees whenever required

This condition is also subject to the terms and Exclusions set out in Section 2 - Employers Liability as applicable.

All other terms and conditions of the Policy remain the same and will apply to this Exclusion as applicable. This includes the General Additional Covers (if any), Terms, Conditions and Exclusions set out in in the Policy.

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GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

IP011442727BFSC - Bona Fide Sub Contractor Condition

It is a condition precedent to liability under this Policy that where work is undertaken on Your behalf by any Sub-contractor You must take reasonable steps to obtain confirmation from the sub-contractor prior to starting work that they have insurance in force throughout the period of the work they are undertaking

A written record must be retained by You for inspection by Us if a claim arises for which the Sub-contractor may have a responsibility showing evidence of

(a) Employers liability insurance in the name of the Sub-contractor covering liability to employees in accordance with any law relating to compulsory insurance

(b) Public liability insurance covering the legal liability of the Sub-contractor to anyone who is not one of their employees and which

(i) has a limit of indemnity not less than the public liability limit of liability shown in Your Policy Schedule or any other amount agreed by Us in writing

(ii) includes a clause providing benefit of cover to You in similar terms to Condition 3 - Indemnity to Others of the General Policy Conditions (Excluding Section 5)

(iii) covers the type of work carried out by the Sub-contractor in connection with works being undertaken

If You do not comply with this condition We will not pay Your claim

IP011442728BURN - Burning and Welding Conditions

Under Section 1 - Public Liability, Products and Pollution Liability it is a condition of this Policy that:

A. in respect of work away from the Your own Premises involving the use of the application of heat, including the use of blow torches, blow lamps, flame guns, hot air guns, electric oxy-acetylene or other welding or cutting equipment and angle grinders (in circumstances where sparks are emitted), the following precautions must be complied with on each occasion;

a) for work involving the use of blow lamps, blow torches, flame guns and hot air guns;

i. the area in which work is to be carried out is to be examined before each period of work commences and combustible property within the vicinity of the work either removed or as far as practicable covered by non-combustible material.

ii. suitable fire extinguishing appliances must be kept available for immediate use at the point of work.

iii. the lighting of all blow lamps, blow torches and flame guns must be carried out strictly in accordance with manufacturer's instructions and extinguished immediately after use.

iv. lighted blow lamps, blow torches and flame guns must not be left unattended.

v. hot air guns must be switched off when not in use and when unattended.

vi. upon completion of each period of work a continuous fire safety check must be made of the vicinity of the work for a period of not less than thirty minutes to ensure that there is no risk of fire.

b) for work involving electric oxy-acetylene or other welding or cutting equipment and angle grinders;

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GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

IP011442728BURN - Burning and Welding Conditions (Continued)

i. before each period of work commences the area in which the work is to be carried out, including adjoining shafts or openings and the area on the other side of any wall or partition, must be inspected to see whether any combustible property, other than the property to be worked upon, is in danger of ignition either directly or by conduction of heat.

ii. all combustible property must be removed to a distance of not less than 10 metres from the point of work and property which cannot be moved must be covered and fully protected by overlapping sheets of non-combustible material or equivalent protection.

iii. You must arrange for a person who is competent in the use of fire extinguishing appliances to work in conjunction with the operative using the equipment to act as a firewatcher and to remain in attendance at all times until lighted flame equipment is extinguished and angle grinders are switched off.

iv. suitable fire extinguishing appliances must be made available for immediate use at the point of work.

v. the lighting or operation of all angle grinders, electric oxy-acetylene or welding and cutting equipment must be carried out strictly in accordance with the manufacturer's instructions and extinguished or switched off after use.

vi. lighted or active, electric oxy-acetylene or other welding and cutting equipment and angle grinders must not be left unattended.

vii. gas cylinders not in use must be kept outside the building in which the work is taking place where practicable, but in any event at least 5 metres from the point of application of heat.

viii. upon completion of each period of work a thorough fire safety check must be made of all the areas in which the work was carried out, including adjoining shafts or openings and the area on the other side of any wall or partition for a period of not less than thirty minutes to ensure that there is no risk of fire.

B. when using bitumen boilers, the boiler must be placed on a non-combustible surface and is not to be left unattended whilst lit.

If You do not comply with this condition We will not pay Your claim

Subject otherwise to the terms and Exclusions set out in Section 1 - Public Liability, Products and Pollution Liability and the General Policy Conditions and General Policy Exclusions

IP011442725EFF - Inefficacy (of Products) Exclusion

We will not indemnify You under Section 1 - Public Liability, Products and Pollution Liability Sub-section 1 (a) Public Liability and Sub-section 1 (b) Product Liability in respect of all loss Property Damage Bodily Injury and or legal liability arising from or in connection with the failure of a Product (or any part of a Product) to fulfil the purpose for which it was designed or to perform its function as specified, warranted or guaranteed.

Subject otherwise to the terms and Exclusions set out in Section 1 - Public Liability, Products and Pollution Liability Sub-section 1 (a) Public Liability and Sub-section 1 (b) Product Liability and the General Policy Conditions and General Policy Exclusions

IP011442726PIEX - Total Professional Indemnity Exclusion

Under Section 1 - Public Liability, Products and Pollution Liability the following Exclusions are deleted:

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GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

IP011442726PIEX - Total Professional Indemnity Exclusion (Continued)

i) Exclusion (h) under Sub-section 1 (a) Public Liability

ii) Exclusion (j) under Sub-section 1 (b) Product Liability

iii) Exclusion (f) under Sub-section 1 (c) Pollution Liability

We will not indemnify You under this Policy in respect of liability:

a) for the rendering of a professional service of any ommission thereof;

b) for any advice, design, plans, specifications, formulae, surveys, directions prepared and/or consultancy work carried out by You

irrespective of whether a fee is charged

This Exclusion does not apply to Section 2 - Employers Liability

Subject otherwise to the terms and Exclusions set out in Section 1 - Public Liability, Products and Pollution Liability Sub-section 1 (a) Public Liability Sub-section 1 (b) Product Liability Sub-section 1 (c) Pollution Liability and the General Policy Conditions and General Policy Exclusions

EXCESSES

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this Schedule, the excesses applicable to each section are as follows.

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 - Public, Products and Pollution Liability	£250
Section 2 - Employers' Liability	NIL
Section 3 and 4 - Contract Works, Tools, Own and Hired in Plant	£250
Theft, attempted theft or malicious damage	£500
Section 5 - Commercial Legal Expenses	
Sub-Section 3 - Contract Disputes	£500 - in respect of claims where the amount in dispute exceeds £5,000
All other Commercial Legal Expenses other than Sub-Section 3 - Contract Disputes	NIL

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YOUR INSURERS

Sections 1 - 4 and Optional Extensions are provided by

Insurer:	Convex Insurance UK Limited
Registered Number:	11796392
Registered Office:	52 Lime Street, London, EC3M 7AF
Website:	www.convexin.com
FCA Registration Number:	840616
Complaint Address:	Complaints Team, 52-54 Lime Street, London, EC3M 7AG
Complaint Telephone:	07919 603 210
Complaint E-Mail:	complaints@convexin.com

Convex Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Section 5 (Commercial Legal Expenses) is provided by

Insurer:	DAS Legal Expenses Insurance Company Ltd
Registered Number:	103274
Registered Office:	DAS House, Quay Side, Temple Back, Bristol, BS1 6NH
Website:	www.das.co.uk
FCA Registration Number:	202106
Complaint Address:	The Customer Relations Department, DAS Parc, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Complaint Telephone:	0344 893 9013
Complaint E-Mail:	customerrelations@das.co.uk

DAS Legal Expenses Insurance Company Ltd DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Policy Terms

You must comply with the terms of this Policy. Failure to comply with the terms of this Policy may affect Your right to recover a claim or claims under this Policy.

Some of the conditions above require You to do, or not do, certain things; such conditions are referred to as a condition precedent. If You fail to carry out the obligation(s) (or part of an obligation) under a condition precedent We may, depending on the extent of the obligation(s):

a) not pay the claim (or part of a claim), where the loss is attributable to Your failure to carry out the obligation(s) (or part of an obligation), and/or

b) suspend the cover granted under this Policy:

i) from the date You failed to fulfil the obligation(s) (or part of an obligation),

ii) until You have fulfilled the obligation(s), if fulfilment is possible.

If you have any queries about these clauses please speak to your insurance broker.

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Important Information including Claims, Complaints and Cancellations

iprism is the trading name of iprism Underwriting Agency Limited. We are a private limited company incorporated in England and Wales. Our registered company number is 05604278.

iprism is authorised and regulated by the Financial Conduct Authority (FCA) and Our permitted business is for the provision of regulated products and services, assisting in the administration and performance of a contract of insurance. Our FCA register number is 460209 and our registered address is 6th Floor, John Stow House, 18 Bevis Marks, London, EC3A 7JB.

Your insurance broker is Your dedicated point of contact for any queries concerning Your iprism Policy. iprism are not authorised to offer You any advice so You must speak to Your insurance broker who is authorised by the FCA to advise.

Contact details for Your insurance broker are available on Your Policy Schedule.

Further information is provided at www.iprism.co.uk/client-info for details about:

• iprism and what We do

• Claims and how to make a claim

• Complaints, including the Financial Ombudsman Service

• Cancellations and how to cancel Your Policy

• Data Protection and Privacy Policy

• Law and jurisdiction

• Telephone call recording

• Telephone call charges

Dedicated Claims Telephone: 0333 005 1616

Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers