

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. A copy of the full policy wording can be obtained by visiting www.groupama.co.uk/products/ or by contacting your Insurance Advisor. You should refer to your own policy document, your schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited

Type of Insurance Package for Tradesmen and Professionals

Period of Cover 12 Months

Public Liability is compulsory and cover is also available for Employers Liability, Tools and Business Equipment, Goods in Transit, Property All Risks, Business Interruption, Contract Works, Own and Hired in Plant and Personal Accident

PUBLIC LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
Legal Liability for injury or death to third parties and damage to third party property	Territorial Limits: England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man, and any member country of the European Union.	Public Liability Insurance Section
Limit of Indemnity £1,000,000 with an option to increase to £2,000,000 or £5,000,000 for most trades	£250 Third Party Property Damage Excess	
Insureds liability for the acts of Bona Fide subcontractors included	Payments to such subcontractors must not exceed 25% of annual turnover and evidence of their own insurance must be obtained	Public Liability Section Conditions
Indemnity to Principal Clause	Cover provided for a maximum of 50 days	Public Liability Section Extensions Public Liability Section Extensions
Court Attendance compensation: Director or Partner £250 per day Employee £150 per day	Exclusions: - Work in or on or in connection with: Docks, harbours, railways, watercraft, offshore, gas or oil installations, chemical or petrochemical works, oil or gas refineries or storage facilities, aircraft, airports or airfields, collieries, mines or quarries, power stations, any installation where nuclear processing is undertaken Lopping, topping or felling of trees Professional advice and treatment for Professional trades	
	Conditions and Precautions Applying: Use of Heat Precautions Bitumastic Products Precautions Flammable Solvents Precautions Underground Services Precautions	Public Liability Section Conditions

EMPLOYERS LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Legal Liability for injury or death to employees including claimants costs and expenses</p> <p>Limit of Indemnity £10,000,000</p> <p>Indemnity to Principal Clause</p> <p>Court Attendance compensation: Director or Partner £250 per day Employee £150 per day</p> <p>Clerical Employees included without charge for contracting trades</p> <p>Option to extend cover to include injury to working partners</p>	<p>Territorial Limits: England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man, and any member country of the European Union.</p> <p>Exclusions: - Work in or on or in connection with: Docks, harbours, railways, watercraft, offshore, gas or oil installations, chemical or petrochemical works, oil or gas refineries or storage facilities, aircraft, airports or airfields, collieries, mines or quarries, power stations, any installation where nuclear processing is undertaken</p> <p>Lopping, topping or felling of trees</p>	<p>Employers Liability Insurance Section</p> <p>Employers Liability Section Extensions</p>

TOOLS AND TRANSIT		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Loss or damage to</p> <p>(a) tools and office equipment including laptops, other computer equipment and accessories</p> <p>(b) Materials and other goods for incorporation in the contract whilst in transit</p> <p>Alternative Accommodation following damage to trade premises by fire explosion storm or flood</p>	<p>Cover applies anywhere in the European Union</p> <p>Excess</p> <ul style="list-style-type: none"> - £50 Tools & Business Equipment and Transit - £100 in respect of glass and non ferrous metals - £200 for computer equipment <p>Up to £500 per month for a maximum of 12 months excluding the first seven days</p> <p>Cover provided for a maximum of 50 days</p> <p>Exclusions: - Theft of tools and office equipment from unattended vehicles overnight unless in a securely locked garage or alarmed vehicle with an approved alarm</p> <p>Theft of mobile phones or computer equipment from any unattended vehicle unless from a securely locked boot or locked glove box and theft results from forcible and violent entry into a securely locked motor vehicle</p> <p>Theft from open sided or open backed vehicles / trailers</p>	<p>Tools and Transit Insurance Section</p> <p>Tools and Transit Section Extensions</p> <p>Tools and Transit Section Extensions</p>

TAX & PROPERTY PROTECTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Tax & Property Protection cover is provided as standard on all policies</p> <p>Fees and Expenses incurred in respect of Tax Investigation and Property Protection</p>	<p>Limits: £25,000 any one Investigation or proceedings for Property Protection and £50,000 in total in the period of insurance</p>	<p>Tax & Property Protection Insurance Section</p>

EMPLOYMENT & PROSECUTION PROTECTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Employment & Prosecution Protection cover is provided whenever Employers Liability cover is insured</p> <p>For fees and expenses incurred in defending</p> <p>(a) disputes with employees (b) proceedings against an employee</p>	<p>Limits: £25,000 any one dispute and limited to: - £100,000 in total for disputes with employees - £50,000 in total for proceedings against an employee in the period of insurance</p>	<p>Employment & Prosecution Protection Section</p>

PROPERTY ALL RISKS

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The Property All Risks section covers loss or damage to specified property at the premises from any cause not excluded</p>	<p>Exclusions: - The Excess of £100</p> <p>Any amount in excess of £5,000, if the business contents is insured, in respect of computer equipment and accessories</p> <p>Faulty design, materials or workmanship</p> <p>The cost of wear and tear, lack of maintenance or other gradual deterioration</p> <p>Mechanical or electrical breakdown or derangement of equipment</p> <p>Theft from:</p> <ul style="list-style-type: none"> • the open • buildings unless involving forcible and violent entry or personal violence • any building that is empty or not in use <p>Loss or damage caused by contractors on the premises</p> <p>Weather damage to property in the open</p> <p>Loss or damage caused by freezing, malicious persons, escape of water, theft or attempted theft whilst the buildings are empty or not in use</p> <p>Vehicles licensed for road use</p>	<p>Property All Risks</p> <p>“premises” and “business contents” are defined in the Definitions section</p>

PROPERTY ALL RISKS (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The following cover is provided away from your premises but within the territorial limits:</p> <ul style="list-style-type: none"> • Computer records and business books etc (if business contents are insured) • Business contents (if insured) temporarily removed for cleaning, renovating or repair • Stock and business contents (if insured) at exhibition premises <p>Loss of Money (if business contents are insured)</p> <ul style="list-style-type: none"> • In transit and whilst in a safe up to £1,000 • On the premises not in a safe up to £500 	<p>In addition to the following exclusions, theft from unlocked buildings is not covered</p> <p>Cover is limited to:</p> <p>25% of the contents sum insured or £5,000 whichever is the less</p> <p>25% of the contents sum insured</p> <p>50% of the stock or business contents sum insured</p> <p>Sums Insured The sum(s) insured must be at least 85% of the value of the Property Insured at the time of a loss or you may have to pay a proportion of the claim yourself</p>	<p>Property All Risks</p> <p>“premises” and “territorial limits are defined in the Definitions section</p> <p>“business contents” is defined in the Definitions section</p>

BUSINESS INTERRUPTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>This section provides cover for any additional costs of working following damage to property insured under the Property All Risks section.</p> <p>For Professional trades there is an option to insure for loss of gross income</p> <p>Cover is provided for loss arising from damage to property in the vicinity of the premises that hinders or prevents use of or access to the premises</p> <p>Loss arising from closure of the premises due to vermin, pests, defects in drains or defective sanitation is also insured</p> <p>Cover is provided for loss following failure of the public supply of electricity, gas or water at the premises</p>	<p>Exclusions: -</p> <p>The exclusions are similar to those specified under the property All Risks section</p> <p>The maximum amount payable is 25% of the sum insured</p> <p>The maximum amount payable is 25% of the sum insured</p> <p>There is no cover if the failure of the public supply is</p> <p>(a) for less than seven hours</p> <p>(b) as a result of any fault on the installation at your premises</p> <p>The maximum amount payable is 25% of the sum insured</p> <p>Sum Insured The sum insured must be at least 85% of the value of the Property Insured at the time of a loss or you may have to pay a proportion of the claim yourself</p>	<p>Business Interruption</p> <p>“gross income” is defined in the Business Interruption section</p> <p>“premises” is defined in the Definitions section</p> <p>“premises” is defined in the Definitions section</p> <p>“premises” is defined in the Definitions section</p>

CONTRACT WORKS AND PLANT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>The Contract Works and Plant section provides cover for loss or damage</p> <p>(1) to the contract works including materials and other goods to be incorporated into the works whilst</p> <p>(a) on the contract site</p> <p>(b) in transit to and from the contract site</p> <p>(c) temporarily stored elsewhere</p> <p>(2) Own plant, equipment, machinery, and site huts, but excluding hand tools</p> <p>(a) on the contract site</p> <p>(b) in transit to and from the contract site</p> <p>(c) elsewhere in respect of plant and machinery undergoing maintenance or repair</p> <p>(3) Hired in Plant</p> <p>(a) on the contract site</p> <p>(b) in transit to and from the contract site</p> <p>(c) elsewhere in respect of plant and machinery undergoing maintenance or repair</p> <p>(d) including continuing hire charges assumed under a hiring agreement for a maximum period of 60 days but excluding the first 48 hours</p>	<p>Exclusions: -</p> <p>The excess of £500 in respect of theft, attempted theft and malicious damage and £250 for all other claims</p> <p>Damage to mechanically propelled vehicles or plant being used in circumstances where compulsory insurance is required by road traffic legislation</p> <p>Consequential loss or penalties due to delay, lack of performance or loss of contract</p> <p>Any loss as a result of</p> <p>(i) faulty design error or omission</p> <p>(ii) defective workmanship or materials</p> <p>(iii) use by the principal of any part of the works delivered to him</p> <p>Mechanical or electrical breakdown or derangement of equipment</p> <p>Loss of property discovered whilst taking an inventory</p> <p>Any damage to the contract works occurring after completion of the contract other than any loss occurring during the maintenance period</p> <p>Sums Insured</p> <p>The sum insured for each of the following items</p> <p>(a) Contract Works</p> <p>(b) Own Plant</p> <p>(c) Hired in Plant</p> <p>must represent the aggregate total value at risk of all contract sites</p> <p>The sum(s) insured must be at least 85% of the value of the property insured at the time of a loss or you may have to pay a proportion of the claim yourself</p>	<p>Contract Works and Plant</p> <p>“contract” is defined in the Contract Works and Plant section</p> <p>“contract” and “maintenance period” are defined in the Contract Works and Plant section</p>

PERSONAL ACCIDENT		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>If an Insured Person is killed or suffers a serious permanent injury, a lump sum benefit of £10,000 (or £50 per week for up to 2 years for temporary disablement) is payable</p>	<p>The benefit amounts shown are 'per Unit of cover' and up to 10 Units per person may be purchased.</p> <p>There is a £500,000 aggregate limit any one loss</p> <p>This section does not apply to people under 16 or over 70 years of age Injury involving intoxication or use of drugs or any existing physical defect/infirmity is excluded Injury arising from specified hazardous pursuits is excluded</p>	<p>Personal Accident</p> <p>Insured Persons are specified in the policy schedule</p>

Cooling Off Period

We hope that you will be happy with your Groupama insurance policy. If, after having arranged this insurance you decide not to proceed, the policy may be cancelled by returning the policy schedule and certificates to the intermediary or organisation that arranged this insurance on your behalf within 14 days of receipt. So long as no incidents have occurred that could result in a claim, we will refund any premium that you have paid.

If you wish to make a claim, please telephone 0870 6002123

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at customer.service@groupama.co.uk, or via www.groupama.co.uk

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service. Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.