

Your renewal schedule

Your Contractors Combined Insurance policy

Important information

- The details contained in your renewal schedule are based on the information you have provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- You must tell us any information that may influence us in offering this renewal and the terms provided. If you are not sure if something is important or relevant you should tell your insurance adviser about it. Relevant information is something that could affect our decision to renew your policy or affect the terms of your policy.
- You must make a fair presentation of the risk and if you do not tell us about any changes, or fail to advise us of any inaccuracies or omissions, your policy may not protect you in the event of a claim.

Indexation

- To protect you against the effects of inflation, your sums insured under the following sections have been index-linked and the noted percentage increase has been applied.
 - Property damage
 - Buildings - 2.5%
- The index-linked amounts are shown in the relevant sections of the schedule.
- Index-linking cannot take into account any changes to your business such as changes to sums insured or estimates that have occurred during the year of insurance unless you have told us about them separately.
- Please let us know if any further increase is required as a claim may not be met in full if you are under-insured.

The Insurance Act 2015

The Insurance Act 2015 introduced a number of reforms effective from 12th August 2016. We have already started to implement this in terms of claims handling and the changes are now incorporated into your policy. Please refer to the new policy that we have issued for full details, but a summary of the key changes are as follows:

Your policy introduction

Basis of contract warranty removed and replaced by fair presentation statement.

Policy conditions

Changes have been made to the following conditions

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- Cancellation condition
- Change in risk condition
- Fraud condition
- Misrepresentation and Non-disclosure condition (This has been removed).

New conditions

- Fair presentation of risk condition
- Sanctions condition (relates to legal sanction, prohibition or restriction under United Nations resolutions).

Section conditions

Conditions precedent to liability are clarified in that they do not apply where not relevant to the particular circumstances of a loss.

What you need to do next

- Please read this document carefully to check the details are correct and that the level of cover meets your needs.
- If you have any questions or need to change any of the details, please contact your insurance adviser.

Change of details?

Please contact your insurance adviser if any of these details need to be changed.

Your schedule

Your details

The insured

Client address

ADP Group Ltd &/or Utiliscan Ltd
Firing Close Farm
Wickwar
Wotton under Edge
Gloucestershire
GL12 8PE

🗨 **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

Business description

Contracted drilling, excavation and intrusive ground investigation services. Topographical and utility surveying, mapping and tracing. Import, assembly, sale and distribution of plant and machinery.

🗨 **Business description** is your business activity or trade.

Your renewal premium

Premium	£3,924.33
Insurance Premium Tax (IPT) at the current rate	£392.44
Total amount payable	£4,316.77

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Your period of insurance

Date this cover starts	06 March 2017
Date this cover expires	08 May 2018
Renewal date	09 May 2018

Your cover summary

section		premium excluding IPT
Property damage	✓ insured	£1,091.57
Selected all risks	✓ insured	£243.87
Contractors all risks	✓ insured	£1,196.04
Goods in transit	✓ insured	£1,392.85
Business interruption	✗ not insured	<i>This section is not included in your policy</i>
Money and personal accident assault	✗ not insured	<i>This section is not included in your policy</i>
Terrorism	✗ not insured	<i>This section is not included in your policy</i>
Public liability (Building & allied trades)	✗ not insured	<i>This section is not included in your policy</i>
Public and products liability	✗ not insured	<i>This section is not included in your policy</i>
Employers liability	✗ not insured	<i>This section is not included in your policy</i>
Legal protection plan	✗ not insured	<i>This section is not included in your policy</i>
Financial loss (contractors)	✗ not insured	<i>This section is not included in your policy</i>
Theft by employee	✗ not insured	<i>This section is not included in your policy</i>
Computer insurance	✗ not insured	<i>This section is not included in your policy</i>

Not insured

Sections that show not insured have not been included in your policy. If you would like to change your insurance cover, please contact your insurance adviser.

Property damage section

policy wording version -
MA001D

Premises 1

Firing Close Farm
Wickwar
Wotton under Edge
Gloucestershire
GL12 8PE

Property insured

description	sum insured	declared value	basis	cover
item 1 Offices and warehouse				
Buildings	£205,600	(£205,600)	R	All Risks
item 2 Computers				
Other items	£10,220	(£10,220)	R	All Risks
item 3 Electronic office equipment and computers				
Other items	£5,110	(£5,110)	R	All Risks
item 4 Portable hand tools				
Other items	£61,320	(£61,320)	R	All Risks
Total sum insured	£282,250			

basis is the method we will use to settle claims. Please check the section of your policy for the cover that applies.

Excesses that apply to this premises

	excess
Damage by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake	nil
Flood	£350
Theft or attempted theft	£350
Theft of building fabric	£350
Subsidence	£1,000
Contract works	£350
All other damage	£350

excess is the first part of each and every claim paid by you.

Cover limits

cover	sums insured/limits
Capital additions	10% of the sum insured or £100,000 whichever is less
Contract works	10% of the sum insured or £100,000 whichever is less
Drains clearance	£5,000
Environmental protection	10% of the sum insured

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Property damage section continued

Exhibition	£10,000
Fire extinguishment expenses	£10,000
Freezer contents	£5,000
Further investigation expenses	10% of the sum insured or £100,000 whichever is less
Inadvertent omissions	not insured
Landscaped gardens	£15,000
Leased buildings	not insured
Locks and keys	£5,000
Loss reduction expenses	£2,500
Metered water or gas	£25,000
Motor vehicles (stationary risk)	not insured
Outworkers	not insured
Patterns	£2,500
Public relations expenses	not insured
Sprinkler upgrade costs	10% of the sum insured
Theft of buildings fabric	£2,500
Trace and access	£25,000
Unauthorised use of electricity, gas, oil and water	£5,000
Undamaged stock	£5,000
Undamaged tenants improvements	£5,000
Underground pipes and services	£5,000
Unspecified storage sites	£5,000

Endorsements that apply to this premises

None

► An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Premises 2

Unit 4 Willan Enterprise Centre
Fourth Avenue, Trafford Park
Manchester
Lancashire
M17 1DB

Property insured

item 1	Warehouse(s) occupied by you			
description	sum insured	declared value	basis	cover
Stock	£10,220	(£10,220)	I	All Risks
Total sum insured	£10,220			

► **basis** is the method we will use to settle claims. Please check the section of your policy for the cover that applies.

Excesses that apply to this premises

continued on next page

Property damage section continued

	excess
Damage by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake	nil
Flood	£350
Theft or attempted theft	£350
Theft of building fabric	£350
Subsidence	£1,000
Contract works	£350
All other damage	£350

excess is the first part of each and every claim paid by you.

Cover limits

cover	sums insured/limits
Capital additions	10% of the sum insured or £100,000 whichever is less
Contract works	10% of the sum insured or £100,000 whichever is less
Drains clearance	£5,000
Environmental protection	10% of the sum insured
Exhibition	£10,000
Fire extinguishment expenses	£10,000
Freezer contents	£5,000
Further investigation expenses	10% of the sum insured or £100,000 whichever is less
Inadvertent omissions	not insured
Landscaped gardens	£15,000
Leased buildings	not insured
Locks and keys	£5,000
Loss reduction expenses	£2,500
Metered water or gas	£25,000
Motor vehicles (stationary risk)	not insured
Outworkers	not insured
Patterns	£2,500
Public relations expenses	not insured
Sprinkler upgrade costs	10% of the sum insured
Theft of buildings fabric	£2,500
Trace and access	£25,000
Unauthorised use of electricity, gas, oil and water	£5,000

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Property damage section continued

Undamaged stock	£5,000
Undamaged tenants improvements	£5,000
Underground pipes and services	£5,000
Unspecified storage sites	£5,000

Endorsements that apply to this premises

None

Specific section conditions that apply to all premises

number	title
3	Subsidence condition
5	No smoking condition
7	Waste precautions condition

Endorsements that apply to this section

None

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

• for the full wordings of your **specific section conditions** please check your policy wording.

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Selected all risks section

policy wording version - SA001D

Premises 1

Firing Close Farm
Wickwar
Wotton under Edge
Gloucestershire
GL12 8PE

Cover details

item	description	sum insured	basis	location	excess
1	Toughbooks	£15,330	R	Europe	£250
2	Stock and Goods in Trust	£10,220	R	Europe	£250

• **basis** is the method we will use to settle claims. Please check the section of your policy for the cover that applies.

• **excess** is the first part of each and every claim paid by you.

Specific section conditions that apply to all premises

number	title
2	Minimum security standards condition

Endorsements that apply to this section

None

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Contractors all risks section - annual contract

policy wording version - CA001D

The contract Contracts undertaken by you where the contract price does not exceed £100000

Cover details

item	description	limit	sum insured
1	Permanent and temporary works		£100,000
	Permanent and temporary works including escalator percentage of 20%		£120,000
2	Own constructional plant and equipment		not insured
3	Temporary buildings		not insured
4	Hired in plant - any one item		not insured
5	Employees tools		not insured
6	Other items		not insured
7	Show properties contents	90 days	£35,000
8	Off-site storage		
	- Non ferrous metals		£5,000
	- All other materials		£100,000

description	estimate
Turnover	£2,100,000

Excesses

	excess
All other damage	£500
Flood	£500
Theft or malicious act	£750
Employees tools	£50

excess is the first part of each and every claim paid by you.

Endorsements that apply to this section

None

An endorsement is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Goods in transit section

policy wording version - GT001C

Cover details

means of conveyance	consignment limit
Motor vehicle, articulated trailer, trailer or semi trailer owned or operated by you	£10,000
Road haulier	£10,000
Postal carrier	£10,000
Air carrier	£10,000
Limit any one event	£40,000
Estimated annual sendings	£100,000
Excess	£100

Endorsements that apply to this section

These endorsements apply to this section. Any words in **bold blue** print are defined terms and you can find more information about these in your policy wording.

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

003 - Overnight theft restriction

We will not cover theft or attempted theft from any **vehicle** whilst unattended between the hours of 9 p.m. and 6 a.m. unless the **vehicle** is secured at all points of access and contained within a securely locked building or a walled or fenced compound that is either securely locked or has a watchman in constant attendance.

It will up to **you** to prove that any theft or attempted theft occurred before 9 p.m. or after 6 a.m.