

This document is a guide to the cover provided under your Optima Trade Plus policy. It is only a summary and does not contain the full terms and conditions of the contract. For full details of your cover please read your insurance policy, your schedule (which indicates operative sections) and any endorsements that apply. A copy of your insurance policy booklet can be obtained by contacting your Insurance Advisor.

Public and Products Liability cover is a compulsory section of this policy. The other sections are optional.

Ageas Insurance Limited provides this insurance.

Type of Insurance      Package for Tradesmen and Professionals

Period of Cover      12 Months or as shown on the Schedule

The law which applies to the contract      The law of England and Wales unless agreed otherwise

<b>PUBLIC AND PRODUCTS LIABILITY</b>		
<b>Significant Features and Benefits</b>	<b>Significant Exclusions or Limitations</b>	<b>Section of the Policy that contains further details</b>
<p>This section covers your legal liability arising out of accidental injury to members of the public or accidental loss of or damage to their property resulting directly from the business within the Territorial Limits during the period of insurance (including claimants’ costs and expenses)</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p> <p>The minimum Limit of Indemnity provided for Public Liability is £1,000,000 for any one event. There is an option to increase to £2,000,000 or £5,000,000 for most trades</p> <p>The minimum Limit of Indemnity provided for Products Liability is £1,000,000 for any one period of insurance. There is an option to increase to £2,000,000 or £5,000,000 for most trades</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><b>Exclusions:</b></p> <p>Liability</p> <ul style="list-style-type: none"> <li>• Arising from work in or on or in connection with: <ul style="list-style-type: none"> <li>- docks, harbours or railways</li> <li>- watercraft or offshore, gas or oil installations</li> <li>- chemical or petrochemical works, oil or gas refineries or storage facilities</li> <li>- aircraft, airports or airfields</li> <li>- collieries, mines or quarries</li> <li>- power stations</li> <li>- any installation where nuclear processing is undertaken</li> </ul> </li> <li>• Arising from lopping, topping or felling of trees</li> <li>• Arising from work or visits offshore</li> <li>• For damage to property in your custody or control or being worked upon</li> <li>• From design or advice given for a fee</li> <li>• For costs incurred in recalling, repairing or replacing any product or of rectifying defective workmanship</li> <li>• For gradual pollution or contamination</li> <li>• Arising from removal, handling or disposing of asbestos</li> <li>• Arising from professional advice and treatment (Professional trades only)</li> <li>• For the first £250 of every Third Party Property Damage claim</li> </ul> <p><b>Conditions and Precautions Applying:</b></p> <p>Heat Equipment Precautions</p> <p>Bitumastic Products Precautions</p> <p>Flammable Solvents Precautions</p> <p>Underground Services Precautions</p>	<p>Public and Products Liability</p> <p>Public and Products Liability</p> <p>Public and Products Liability</p>

## PUBLIC AND PRODUCTS LIABILITY (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
Cover includes your liability for the acts of <i>bona fide</i> sub-contractors	<ul style="list-style-type: none"> <li>• Payments to such subcontractors must not exceed 25% of annual turnover</li> <li>• Evidence of their own insurance must be obtained</li> </ul>	Public and Products Liability
This section will indemnify any principal for legal liability arising out of work carried out by you under a contract or agreement so long as indemnity would have been provided had the claim been made against you	<ul style="list-style-type: none"> <li>• The principal must comply with the terms and conditions of the policy</li> <li>• We must have full control of all claims</li> </ul>	Public and Products Liability "Principal" is defined in the Definitions section
Costs and expenses in connection with prosecutions and appeals against convictions arising under health and safety legislation are insured, subject to our agreement		Public and Products Liability
Contingent motor liability for use by employees of vehicles not belonging to or provided by you in connection with the business	Liability for: <ul style="list-style-type: none"> <li>• Damage to the vehicle or its contents</li> <li>• Injury or loss whilst being driven by you</li> <li>• Injury or loss if indemnity is available under any other insurance</li> <li>• Injury or loss occurring outside the EU</li> </ul>	Public and Products Liability
Court attendance compensation is payable at the following rates: Director or Partner           £500 per day Employee                           £250 per day		Public and Products Liability

## EMPLOYERS' LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>This section covers your legal liability to your employees arising out of injury or disease that they may sustain during their employment (including claimants' costs and expenses)</p> <p>Legal defence costs in defending a claim are also insured, subject to our agreement</p> <p>The standard Limit of Indemnity is £10,000,000 for any one event, inclusive of costs and expenses</p> <p>Clerical employees are included without charge for contracting trades</p> <p>There is an 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><b>Exclusions:</b></p> <p>Liability arising from</p> <ul style="list-style-type: none"> <li>• Work in or on or in connection with:               <ul style="list-style-type: none"> <li>- docks, harbours or railways</li> <li>- watercraft or offshore, gas or oil installations</li> <li>- chemical or petrochemical works, oil or gas refineries or storage facilities</li> <li>- aircraft, airports or airfields</li> <li>- collieries, mines or quarries</li> <li>- power stations</li> <li>- any installation where nuclear processing is undertaken</li> </ul> </li> <li>• Lopping, topping or felling of trees</li> <li>• Work or visits offshore</li> <li>• Removal, handling or disposing of asbestos</li> <li>• Injury involving motor vehicles in circumstances where motor insurance is required by law</li> </ul>	<p>Employers' Liability</p> <p>Employers' Liability</p>

## EMPLOYERS' LIABILITY (continued)

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
This section will indemnify any principal for legal liability arising out of work carried out by you under a contract or agreement so long as indemnity would have been provided had the claim been made against you	<ul style="list-style-type: none"> <li>The principal must comply with the terms and conditions of the policy</li> <li>We must have full control of all claims</li> </ul>	Employers' Liability "Principal" is defined in the Definitions section
Costs and expenses in connection with prosecutions and appeals against convictions arising under health and safety legislation are insured, subject to our agreement		Employers' Liability
Court attendance compensation is payable at the following rates: Director or Partner       £500 per day Employee                     £250 per day		Employers' Liability

## TOOLS AND TRANSIT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>Loss of or damage to</p> <p>(a) tools and office equipment including laptops, other computer equipment and accessories photographic equipment and satellite navigation equipment</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"> <li>£50 Tools &amp; Business Equipment and Transit</li> <li>£100 in respect of glass and non ferrous metals</li> <li>£200 for computer and photographic equipment</li> </ul> <p>Up to £500 per month for a maximum of 12 months excluding the first seven days</p> <p><b>Exclusions:</b></p> <p>Theft 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 photographic and satellite navigation 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</p> <p>Tools and Transit</p>

## TAX & PROPERTY PROTECTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>Tax &amp; 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>	Tax & Property Protection

## EMPLOYMENT & PROSECUTION PROTECTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that contains further details
<p>Employment &amp; 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</p> <p>(b) proceedings against an employee</p>	<p>Limits:</p> <p>£25,000 any one dispute and limited to:</p> <ul style="list-style-type: none"> <li>- £100,000 in total for disputes with employees</li> <li>- £50,000 in total for proceedings against an employee in the period of insurance</li> </ul>	Employment & Prosecution Protection

## GENERAL EXCLUSIONS and CONDITIONS

Significant Conditions	Significant Exclusions	Section of the Policy that contains further details
<p><b>CONDITIONS</b></p> <p>You must comply with the conditions of the policy explained in the General Conditions section of the policy booklet for cover to apply.</p> <p>These include:</p> <ul style="list-style-type: none"> <li>• your duty to take reasonable precautions to prevent injury, loss or damage</li> <li>• actions you must take as soon as you are aware of a possible claim under the policy.</li> </ul>	<p><b>EXCLUSIONS</b></p> <p>The policy excludes loss, damage, injury or liability arising from or relating to:</p> <ul style="list-style-type: none"> <li>• Nuclear or radioactive materials or incidents*</li> <li>• Acts of War*</li> <li>• Acts of Terrorism (but Employers' Liability cover is sub-limited to £5,000,000 for any one event)</li> <li>• Loss, damage or liability that is more specifically insured</li> <li>• Fines, penalties and punitive damages</li> </ul> <p>*Not Applicable to Employers' Liability cover</p>	General Exclusions or General Conditions (as appropriate)

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### How to complain

We are committed to treating our customers fairly. However, we realise that there may be times when things go wrong. If this happens, please use the most suitable contact from the following list.

For complaints about claims, please phone **0844 748 0117** or email **claims.director@ageas.co.uk**.

For complaints about policy administration and documents, please phone **0870 850 8510** or email **schemes.commercial@ageas.co.uk**.

If you are not satisfied with our final response, you may be able to pass your complaint to the Financial Ombudsman Service.

### Financial Services Compensation Scheme

Ageas Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If we fail to carry out our responsibilities under this policy, you may be entitled to compensation from the Financial Services Compensation Scheme. Information about the scheme is available at **www.fscs.org.uk** or by phone on **0207 741 4100** or **0800 678 1100**.

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ageas.co.uk

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct  
Authority and the Prudential Regulation Authority