

Master Tradesman Plus

Policy Summary

The Master Tradesman Plus product is designed to meet the demands and needs of self-employed persons and small businesses (including limited companies) undertaking a variety of manual, clerical and professional trades who wish to protect their business.

As standard, the policy will provide cover for:

- **Public and Products Liability**

The following optional additional covers are also available:

- **Employers' Liability**
- **Contract Works**
- **Own Plant**
- **Hired in Plant**
- **Tools**
- **Goods in Transit**

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

All information in this document is correct at the time of printing (August 2016), for full up to date information please visit our website

coveainsurance.co.uk

Registration and Regulatory Information

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
Public/Products Liability (Compulsory) Legal liability for injury, illness or disease to any member of the public and damage to their property occurring during the period of insurance and arising out of the business	Limits of Indemnity available: £1 Million £2 Million £5 Million
Employers' Liability (Optional) Legal liability for injury, illness, death or disease of any employee caused during the period of insurance and arising out of the business of the insured	£10 Million Limit of Indemnity
Tools Cover (Optional) Damage to hand tools and hand held portable tools owned for use in connection with the business 2 levels of cover available: Standard – excludes theft from unattended vehicles Standard Plus – includes theft from unattended vehicles	If required all manual principals, partners, directors and/or employees must be included for the same level of cover Maximum limits available: £1,250, £2,500 or £5,000 £500 Single Article Limit for any one tool
Goods in Transit (Optional and only available with Tools Cover) Damage to goods pertaining to the business whilst in or on or being loaded into or onto or unloaded from any motor vehicle owned by or operated under the direct control of the Insured	£2,000 Maximum Limit any one occurrence

Significant features and benefits of the policy

continued

Description	Cover
Contract Works (Optional) Damage to temporary and permanent works executed by the insured including materials supplied or used in connection with the contract	Limits of cover available: £100,000 £250,000 £500,000
Own Plant (Optional) Damage to constructional plant tools and equipment owned by the insured	Limits of cover available: £10,000 £25,000 £50,000
Hired in Plant (Optional) Damage to constructional plant tools and equipment hired in by the insured	Limits of cover available: £10,000 £25,000 £50,000

Significant features and benefits of the policy

continued

Description

Significant features and benefits of the policy

- Up to 10 employees can be included on the policy
- Automatic temporary employees extension for up to 50 working days per year
- Health and Safety at Work Act legal fees and costs
- Wide work definition for most trades
- Legal liability arising out of the Defective Premises Act (1972)
- Legal liability for work carried out by bona fide subcontractors working for you
- Contingent Motor Third Party Liability in respect of vehicles used in connection with the business
- Contractual liability
- Corporate manslaughter cover
- Cross liabilities
- Court attendance costs
- Indemnity to Principal
- Work overseas extension for non-manual temporary work undertaken anywhere in the world
- Option to extend Employers' Liability to include:
 - Injury to working partners
 - Use of fixed woodworking machinery
- No minimum premium
- No Claims Discounts available earning up to 20% for 4 or more claims free years
- Option to pay by Instalments (via Direct Debit)
- Dedicated Commercial Claims Helpline 0330 024 2266 operated 24 hours a day, 365 days a year, by staff trained in managing commercial claims
- Free 24 hour Business Legal Helpline

Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
Section B: Public Liability Excesses: General property damage: • All trades not specified below – £100 • Acoustic Engineers, TV Aerial and Satellite Dish Erectors, Caretakers, CCTV Installers, Industrial Cleaners, Damp Proofing and Dry Rot Control, Groundworkers, Loft Conversion Contractors, Painters and Decorators, Property Maintenance/Repair, Roofers, Solar Panel Installers, Swimming Pool Installers – £250 • Air Conditioning Engineers, Boiler Services (Domestic), Engineers – Conveyors – exc heat, Engineers – Fork Lift, Engineers – Garage Equipment, Engineers – Hydraulic/Pneumatic, Engineers – Pipework, Engineers – Security, Engineers – Staircases Railings Gates Balconies and Balustrades, Engineers – Stairlifts, Engineers – Wrought Iron Work, Fire Proofing and Fire Protection Engineers, Heating Engineers, Plant Hirers – Agricultural Plant, Plumbers, Refrigeration Engineers – £500 • Damage to Underground pipes, cables or services – £500 • Damage to property caused by or arising from the application of heat – £500 • The general property damage excesses is doubled for the first period of insurance only if less than 2 years experience in the trade • Additional employees not covered by the temporary employees extension that are taken on during the period of insurance and Covéa Insurance is not informed within 14 days – £500 General: • Damage to physical property belonging to or leased let or rented or hired to or in the charge or custody or control of you or any employee • Bodily injury or damage arising from or contributed to by any design plan specification or advice provided (a) for work not undertaken by you (b) by any architect, quantity surveyor, or consulting engineer or (c) by any person other than you	Endorsement 4, Page 20 Endorsement 4, Page 20 Page 39 Page 39 Endorsement 5, Page 20 Page 34 Page 38 Page 39

Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
- The cost of: (a) rectifying defective workmanship; (b) repairing or replacing faulty goods supplied or work carried out - Insurance required under clause 6.5.1 of the standard form of building contract or any similar clause - Bodily injury or damage arising from the failure or partial failure of any fire, security or warning device to fulfil its intended function - Liability arising from the ownership or use of mechanically propelled vehicles for which compulsory insurance is required by any road traffic legislation - Injury to employees - Injury or damage arising from work involving asbestos - Terrorism	Page 39 Page 35 Page 39 Page 38 Page 38 Page 39 Page 16
Section C: Employers' Liability (Optional) General: - Injury when the employee is entering or getting onto, travelling in or alighting from a motor vehicle in circumstances where road traffic legislation requires insurance or security - The use of power driven woodworking machinery other than portable tools applied to the work by hand (Cover for the use of such machinery can be included for an additional premium)	Page 43 Endorsement 14, Page 21
Section D: Standard and Standard Plus Tools Cover (Optional) Standard Cover Excess: £60 - Standard cover excludes theft from unattended motor vehicles and is shown by the application of Endorsement 24 on the schedule Standard Plus Cover Excesses: - Theft from unattended motor vehicles – £250 - All other claims – £60 General: - Any single article exceeding £500 - Loss or damage to tools whilst lent out or hired out - Damage to tools from wear and tear, rust, breakdown, cleaning, repair or restoration	Page 45 Page 22 Page 45 Page 45 Page 44 Page 44 Page 44

Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
• Theft from unattended motor vehicles, trailers, rooms or boxes where there is no forcible or violent entry to the vehicle, trailer, room or box • Damage to portable computer and ancillary equipment and portable telecommunication equipment	Page 44 Page 44
Section E: Goods in Transit (Optional) General: • Damage caused by deterioration or any inadequate packing or insulation • Damage caused by theft or attempted theft from any unattended vehicle unless: (a) the vehicle is securely locked at all points of access (b) between the hours of 9pm and 6am the vehicle is kept within a securely locked building • Damage due to delay or any other indirect loss	Page 46 Page 46 Page 16
Section F: Contract Works (Optional) Excesses: • The first £250 of each and every claim for damage other than by theft, attempted theft or malicious damage • The first £500 of each and every claim for damage by theft, attempted theft or malicious damage General: • Damage to the contract works while in transit by sea or air • Damage to any pre-existing structure building or other property at the contract site including contents • Damage to any part of the contract works (a) in respect of which a certificate of completion has been issued unless such damage be occasioned within 14 days of the date of issue of a certificate of completion but only to the extent you are responsible under the conditions of the contract (b) which has been handed over to the principal (c) which is in occupation or use by or in possession of the principal or with your permission any other person for any purpose other than the performance of the contract	Page 50 Page 50 Page 50 Page 50 Page 50 Page 50

Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
(d) which arises after practical completion where no certificate of completion is to be issued	Page 50
• Damage to any part of the contract works due to or attributable to	
(a) any wear and tear, rust, corrosion, mildew or other gradual deterioration of or vermin or insect	Page 50
(b) the mechanical electrical or electronic breakdown failure or derangement or explosion	Page 51
(c) any defect in the materials or workmanship	Page 51
(d) any faulty or defective design plan or specification of or advice relating to that part	Page 51
• Damage for which you are not responsible under the terms of the contract	Page 51
• Any shortage or disappearance discovered only on the making of an inventory or periodic stocktaking and not traceable to an identifiable occurrence	Page 51
• Any penalty fine or damages or loss of contract or loss due to delay or increased costs of working or indirect loss of any kind	Page 51
• Theft from any unattended motor vehicle or trailer unless it is contained in a securely locked building and there is evidence of forcible and violent entry to or exit from the building	Page 51
• Damage arising from	
(a) the making of sewers or other excavations exceeding in any part of a depth of 3 metres from the surface	Page 51
(b) any work connected with tunnels, reservoirs, dams, viaducts, bridges or mines	Page 51
(c) any work under or over water	Page 51
• Damage to the contract works upon which work has been suspended for a period in excess of 30 days	Page 51
• Damage to portable computer equipment and ancillary equipment and/or portable telecommunications equipment	Page 51
• Damage caused by pollution or contamination other than that to the contract works	Page 51
• Terrorism	Page 16

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Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
Section H: Hired in Plant (Optional) Excesses: • The first £250 of each and every claim for damage other than by theft, attempted theft or malicious damage • The first £500 of each and every claim for damage by theft, attempted theft or malicious damage General: • Damage to the plant while in transit by sea or air • Damage to any part of the plant due to or attributable to (a) any wear and tear rust corrosion mildew or other gradual deterioration of or vermin or insect (b) the mechanical electrical or electronic breakdown failure or derangement or explosion • Any shortage or disappearance discovered only on the making of an inventory or periodic stocktaking and not traceable to an identifiable occurrence • Any penalty fine or damages or loss of contract or loss due to delay or increased costs of working or indirect loss of any kind • Confiscation, nationalisation, requisition or destruction of or damage to property by or under the Order of any Government or Public or Local Authority • Damage to portable computers and ancillary equipment and portable telecommunications equipment • Theft or attempted theft between the hours of 7.00pm and 6.00am unless kept in a securely locked compound or building and there is evidence of forcible or violent entry or exit to the compound or building • Damage caused by theft or attempted theft away from any contract site unless it is: (a) kept in a securely locked compound or building and there is evidence of forcible or violent entry to or exit from the compound or building (b) in transit but excluding (i) theft from any unattended motor vehicle unless the vehicle is locked at all points of access (ii) theft or attempted theft between the hours of 7.00pm and 6.00am unless kept in a securely locked compound or building and there is evidence of forcible or violent entry to or exit from the compound or building • Terrorism	Page 55 Page 55 Page 55 Page 55 Page 55 Page 55 Page 55 Page 55 Page 56 Page 16

Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
Applies to all sections Excluded work: Unless specifically endorsed all policies exclude: • Unless incidental to a building contract (a) the demolition or partial demolition of any structure (b) the surfacing or construction of roads (c) the laying of underground services • Excavations below 3 metres • Felling/Lopping of trees higher than 5 metres • Pile driving, quarrying the use or storage or possession of explosives, water diversion or work under water, fuel, gas, mineral exploration or extraction • The use of tower cranes or cradles • Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, offshore installations, power stations, dams, tunnels, airports, aerodromes, docks, wharves, piers, harbours, railways, motorways, ships, aircraft, towers or steeples • Work in or on any building used for the manufacture, processing or bulk storage of any gas, chemical, explosive, oil or petroleum based product • Work on computer mainframe installations and their cabling	Endorsement 1, Page 19

Important note:

In addition there are specific exclusions and limitations that will apply to certain trades and you should discuss your specific requirements with your broker to ensure the cover provided is suitable for your needs.

For example:

For Roofers

Cover will be restricted only for work on buildings (including basement and attic) occupied solely as private dwellings, shops,

offices, hotels, public houses and restaurants, guest houses, schools, colleges, residential, retirement or nursing homes.

In addition the use of heat and fixed wood working machinery is excluded.
A £250 excess will apply.

Clerical and Professional Trades such as Architects and Accountants

Cover will exclude Professional Indemnity and manual work away.
A £100 excess will apply.

Important notes

Application of heat and fire precautions

Please see below a copy of the policy wording relating to the precautions required when carrying out work involving the use of heat.

This condition does not override any endorsement on the policy excluding the use or application of heat or use of any equipment or materials otherwise covered by this condition.

It is a condition precedent to Our liability that the following precautions will be complied with by You and/or any Employee and/or any of Your Sub Contractors whenever work is undertaken away from Your own premises involving the use of electric oxy-acetylene or other welding or flame cutting equipment blow lamps blow torches hot air guns tar bitumen or asphalt heaters or any other work involving the use or application of heat or the use of angle grinders

- (a)** a thorough examination of the immediate vicinity of the work including the area on the other side of any wall door partition roof or other horizontal structure shall be made to ensure that no combustible materials (including materials to be worked upon or which have been worked upon and to the greatest extent practical any materials in the course of being worked upon) are in danger of ignition by direct or conducted heat
- (b)** any combustible material (including materials to be worked upon or which have been worked upon and to the greatest extent practical any materials in the course of being worked upon) shall be removed to a distance of not less than 10 metres from the point of work and any combustible materials (including materials to be worked upon or which have been worked upon and to the greatest extent practical any materials in the course of being worked upon) which cannot be moved to be covered and fully protected by overlapping sheets of non-combustible material or equivalent protection
- (c)** there is to be kept available for immediate use at the site of the work either one portable multi purpose dry powder or Carbon Dioxide fire extinguisher with a minimum capacity of 4.00 Kilograms or a water fire extinguisher of not less than 8 litres capacity made to current European Standards and serviced in accordance with current European Standards
- (d)** the ignition and operation of all equipment shall be strictly in accordance with the manufacturer's instructions
- (e)** no lighted or switched on equipment is to be left unattended and hot tools and hot tips not in use are to be placed in incombustible containers

Important notes

continued

- (f) any gas cylinders for the equipment used are to be removed from the point of application of heat as far as practicable during use and outside the premises or at least 15 metres from the point of application of heat when not in use
- (g) for one hour after completion of each period of work involving the application of heat and after the completion of work involving the application of heat in any area in such circumstances that the area previously worked upon ceases to be sufficiently visible to ensure that any outbreak of fire or signs of the possible outbreak of fire will be noticed in any area or areas in which work has been carried out shall not be left unattended and a thorough inspection of the area surrounding the work including that described in paragraph (a) above shall be made at frequent intervals up to the end of the period of one hour to ensure that nothing is smouldering and there is no risk of fire including the area on the other side of any wall door partition roof or other horizontal structure

In addition it is a condition precedent to Our liability that whenever tar bitumen asphalt or pitch heaters are in use away from Your premises tar bitumen asphalt or pitch should be carried in a suitable vessel and the vessel is to be located at ground level and in the open air

Customer Information

Commercial Care Line 0330 024 2266

How to contact us to make a claim

Should you be unfortunate enough to have to make a claim, [Covéa Insurance Commercial Care Line](#) will manage all aspects of the claim for you from the time it is reported.

Covéa Insurance Commercial Care Line

- Dedicated telephone number – **0330 024 2266**
- Dedicated fax number – **0330 024 2624**
- By e-mail – newcommercialclaims@coveainsurance.co.uk
- In writing to – **Covéa Insurance Commercial Care Line, Norman Place, Reading RG1 8DA**

[Covéa Insurance Commercial Care Line](#) is a service available to customers 24 hours a day, 365 days a year. Staff trained in managing commercial claims will:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Take control of the management of claims from start to finish and arrange replacement of goods lost or stolen using the latest product information.

Our aim is to bring your claim to a speedy and satisfactory conclusion.

How to cancel your policy

If you do not want to accept the Policy you have the right to cancel it within 14 days from the date of purchase of your Policy or the day you receive your Policy documentation, whichever is later. To do this you must return the Policy documentation to your broker when giving your instruction to cancel.

If cover has not yet started a full refund will be given. If cover has started we will refund the premium for the exact number of days left on the Policy subject to a minimum premium of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy schedule, to cover administration costs. No refund will be given if a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance. We will also do this if you want to cancel the Policy within 14 days after the renewal date.

You may cancel the Policy at any other time by contacting your broker.

If you cancel your Policy after 14 days and a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance, we will not refund any part of the premium. If you have a Loan Agreement with Covéa Insurance, all outstanding monies must be paid to us as described in your Loan Agreement.

If no claims have been submitted and there have been no incidents that are likely to give

Customer Information

continued

rise to a claim during the current period of insurance, we will refund the premium for the exact number of days left on the Policy less an additional charge of £25 plus the prevailing rate of Insurance Premium Tax as stated on your Policy schedule.

Complaints Procedure

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases the broker who arranged your insurance will be able to resolve any concerns, particularly if your complaint relates to the way the policy was sold, and you should contact them directly.

Alternatively, please contact us using the following details, quoting your policy or claim number.

Customer Relations, Covéa Insurance,
Norman Place, Reading, RG1 8DA
Telephone: 0330 221 0444
Website: www.coveainsurance.co.uk
Email:
customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website at www.coveainsurance.co.uk/complaints.

You may be eligible to refer your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if your complaint is eligible when you contact them. Their contact details are:

Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square,
London E14 9SR
Website: www.financial-ombudsman.org.uk
Email:
complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. www.fscs.org.uk.

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Covea Insurance plc

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