



POLICY NUMBER PPSE/0012597

To be read in conjunction with Ageas Semploy Extra Policy Booklet

Ageas Semploy Extra Policy Schedule

New Business

Agent: Your Insurance
2nd Floor, Norfolk House
187 High Street
GU1 3AW

Agency Number: 144954

Agent Reference: LASX08NK01

Agent's Telephone Number: 01483 459500

Insured: Bayside Design

Postal Address: 8 Sycamore Grove
Sherburn
Malton
North Yorkshire
YO17 8PX

Policy Number: PPSE/0012597

Effective Date: 08/02/2011 at 22:01

Expires On: 07/02/2012 at 23:59

Reason for issue: New Business	Premium (Exc IPT)	£76.24
	Insurance Premium Tax	£4.57
Date of issue: 09/02/2011	Total Premium:	£80.82

Business Trade(s): Builder - PDH Alteration and Repair

Cover Details

For full details of your cover please refer to your policy wording. Where the number of people or employees is shown as '0' that section is Not Operative in this policy schedule.

POLICY SECTIONS

SECTION 1 LIABILITY	Limit of Indemnity
Sub-Section A - Public Liability	£2,000,000
Number of People Insured for manual work - 1	
Standard excesses that apply:	
Third Party Property Damage Excess	£100
If an Insured has less than two years experience in the trade, any excess is increased by a further	£250
Any additional excesses are shown in the endorsements applicable to the Policy.	

Ageas Insurance Limited

Ageas House The Square Gloucester Business Park Brockworth Gloucester GL3 4AD Telephone 0845 122 3014 Facsimile 0845 122 3293
Registered Address Ageas House Tollgate Eastleigh Hampshire SO53 3YA Registered Number: 354568 England
Authorised and regulated by the Financial Services Authority.



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Sub-Section B - Employers Liability

Cover includes Temporary **Employees** for a total of 50 man days in any period of insurance. (e.g. 50 people of 1 day or 1 person for 50 days or any combination in between)

Public Liability **Excesses** are increased by £250 where **Insured** has had less than 2 years experience in the trade

Limit of Indemnity

Not Operative

Section 2 TOOLS and Stock in Transit

Number of people insured for Tools and Stock in Transit - Nil

Limit of Indemnity

Not operative

(£1000 Single Article Limit Applies)

Standard excesses that apply:

Each and every claims:

£100

Any additional excesses are shown in the endorsements applicable to the Policy.

SECTION 3 CONTRACTORS ALL RISK

Contract Works

(Maximum Value Any One Contract)

Not Insured

Own Plant & Equipment

(Maximum Payable Any One Claim)

Not Insured

Hired In Plant

(Maximum Payable Any One Claim)

Not Insured

SECTION 4 LEGAL EXPENSES

Sub-Section A Legal Expenses

Not Insured

Sub-Section B Contract Disputes

Not Insured

Sub-Section C Debt Recovery

Not Insured

SECTION 5 PERSONAL ACCIDENT GROUP

Category

Principals, Partners, Proprietors and All Employees (excluding Temporary Employees, Students, Work Experience Persons or Volunteers)

Not Insured

Category

Principals, Partners or Proprietors Only

Not Insured

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Category

Employees Only (excluding Temporary Employees, Students, Work Experience Persons or Volunteers) **Not Insured**

Endorsements Applying to the Policy

Summary of Endorsements by Trade

Builder - PDH Alteration and Repair

SE02 SE05 SE06 SE08 SE27 SE34 SE73 SE85 SE87 SY93

Endorsement Detail

SE02 Type of Premises and Building Height - Exclusion to Section 1 - Liability

The **Company** shall only indemnify the **Insured** in respect of claims arising from or in connection with work in or on:

- a) private dwellings, flats, maisonettes, schools, shops, offices, restaurants public houses, hotels or nursing homes
and
- b) where the building height of the premises (as shown in a) above) does not exceed 15 metres from ground level

SE05 Road Construction or Laying Main Sewers - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the construction of roads or laying of main sewers.

SE06 Pile Driving, Quarrying or the Use of Explosives - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with pile driving quarrying or the use of explosives.

SE08 Demolition, Tunnelling or Water Diversion - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with demolition other than by the **Insured** or **Employees** in the direct service of the **Insured** and only where such demolition forms part of a contract for erection reconstruction alteration or repair by the **Insured** and does not involve demolition of buildings exceeding 15 metres in height from ground level tunnelling or water diversion.

SE27 - Clerical Workers - Extension to Section 1 - Liability

Section 1 - Liability extends to include cover for a maximum of 6 clerical **Employees** (persons carrying out bookkeeping, clerical administration or secretarial work).

SE34 Use of Wood Working Machinery - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the use by **Employees** of the **Insured** of Wood-Working Machinery driven by steam gas water electricity or other mechanical

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power.

The expression "Wood-Working Machinery" shall not be deemed to include lathes fret-saws boring machines sanding machines or mechanically-driven portable tools applied to the work by hand other than pendulum and swing saws.

SE73 Scaffolding - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with the erection or dismantling of scaffolding except where the scaffolding is erected by suitably qualified personnel and is not more than 15 metres from ground level and is for the **Insured's** own use in carrying out work within the definition of the **Insured's**

SE85 Electrical, Roofing, Plumbing and Heating Contracts Limit - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any electrical, roofing, plumbing or heating work unless it forms less than 25% of an overall "Contract of Works" to be undertaken.

SE87 Work involving Gas Supplies, Installations or Appliances - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any work involving connection to any gas supply and/or the installation, maintenance or repair of any gas installation or appliance

SY93 Underpinning - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with underpinning unless such work forms part of a contract for erection, reconstruction, alteration or repair by **Insured**.

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CLAIM NOTIFICATION

You can contact Ageas Claims Department on 0845 1223283. The line is open 24 hours a day, 365 days a year. The claims handler will ask you your name, policy number and full details of the loss circumstances. You will be advised on the procedures and what documentation is required by us to deal with your claim.

Alternatively you can fax details on 0845 1223017 or write to Commercial Claims, Ageas Insurance Ltd, Ageas House, The Square, Gloucester Business Park, Brockworth, Gloucester GL3 4AD, England.

Full claims procedures are noted in the policy wording under the General Conditions and Exclusions

LEGAL & BUSINESS HELPLINE SERVICES

As an Ageas policyholder with a current policy you are automatically entitled to the following services arranged by Ageas Insurance through DAS Assistance Limited.

DAS provide these services 24 hours a day, seven days a week during the period of insurance. All helplines apply to the United Kingdom unless otherwise stated. To help DAS check and improve their service standards DAS record all calls.

When phoning, please quote policy number HL/3734986 or the name of the scheme you are in.

Please do not phone DAS to report a general insurance claim.

EUROLAW COMMERCIAL LEGAL ADVICE

DAS will give you confidential advice over the phone on any commercial or personal legal problem affecting the business, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

TAX ADVICE

DAS will give you confidential advice over the phone on any tax matters affecting your business, under the laws of the United Kingdom.

BUSINESS ASSISTANCE

In the event of an unforeseen emergency affecting your business premises, which causes damage or potential danger, DAS will contact a suitable repairer or contractor and arrange assistance on your behalf.

All costs of assistance provided are your responsibility.

To contact the above services phone DAS 0117934 2176.

DAS will not accept responsibility if the Helpline Services fail for reasons they cannot control.

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