

SCHEDULE

Master Tradesman

Policy Number: B1811320051965

Period of Insurance from

01/08/2020 00:00:00

To Renewal Date

31/07/2021 23:59:00

Constructaquote.com

Barclay House 2-3 Sir Alfred Owen Way

Caerphilly

Mid Glamorgan

CF83 3HU

Agency No: 11320

Insured

W M Turk & Son

Address

Wilmara Park Road
Scotby
Carlisle
Cumbria
CA4 8AT

Trading Name

W M Turk & Son

Business Description

Primary Trade:Roofer
Secondary Trade:Heating Engineer

Premium

£1,740.11

Premium Tax

£208.81

Total

£1,948.92

The following sections are in force

Section	Description	Limit of Indemnity
B	Public Liability	£5,000,000
C	Employers' Liability	£10,000,000
D	Tools Cover(Cover Per Partner, Director or Owner Only)	NOT INSURED
F	Contract Works	NOT INSURED
G	Own Plant	NOT INSURED
H	Hired In Plant	NOT INSURED

Reason for Issue

Policy

Schedule Date

24/07/2020

IMPORTANT Any query should be referred immediately to your Insurance Broker or Intermediary.
Please read this Schedule carefully, check that it meets your requirements and keep it safely with your Policy document

Agent
 Constructaquote.com
 Barclay House 2-3 Sir Alfred Owen Way
 Caerphilly
 CF83 3HU

Continuation Page 1

The Insured

W M Turk & Son
 Wilmara Park Road
 Scotby
 Carlisle
 Cumbria
 CA4 8AT

Trading Name

W M Turk & Son

The Endorsements shown below apply to your Policy

10 Heat Exclusion

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with the use of electric oxyacetylene or other welding or heat cutting equipment hot air guns blow lamps or blow torches tar bitumen or asphalt heaters or any other equipment or process involving the application or use of heat elsewhere than at Your own premises.

2 Premise Restriction

We shall only be liable in respect of Bodily Injury or Damage to property caused by or in connection with work in or on buildings or that part of any building (including the grounds thereof) occupied solely as:

- a) private dwellings
- b) shops
- c) offices
- d) hotels
- e) public houses and restaurants
- f) guest houses
- g) schools or colleges
- h) residential, retirement or nursing homes

We will not be liable in respect of Bodily Injury or Damage to property caused by or in connection with work in or on any other premises not defined above.

1 Excluded Activities

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with

1. the demolition or partial demolition of any structure
2. the surfacing or construction of roads
3. the laying of underground services unless incidental to any building contract undertaken by You for which indemnity is provided hereunder
2. any excavation exceeding in any part a depth of 3 metres
3. the felling or lopping of any tree exceeding 5 metres in height
4. pile driving quarrying the use storage or possession of explosives water diversion or work under water fuel gas or mineral exploration or extraction
5. the use or possession of tower cranes or cradles
6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples
7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based Product
8. work on computer mainframe installations and their cabling.

28 Premise Restriction including 4 Floor Height Limit

We shall only be liable in respect of Bodily Injury or Damage to property caused by or in connection with work in or on the first four floors (including basement and attic) of any buildings or that part of any building (including the grounds thereof) occupied solely as

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- private dwellings
- shops
- offices

MASTER TRADESMAN PLUS STATEMENT OF FACT

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when you first take out this policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of any application form, declaration and / or statement of fact is accurate and complete. If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance broker.

You must check all the information contained within this document immediately and tell us if any details are incorrect. You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

A Key Facts Summary and a copy of the Policy Wording are available from your broker upon request, or can be downloaded from our website www.coveainsurance.co.uk

PROPOSER(S)

Name: W M Turk & Son
Address: Wilmara Park Road
Scotby
Carlisle
Cumbria
CA4 8AT

START DATE : 01/08/2020

GENERAL DETAILS

Neither You or any director or partner involved with the Business or any other business have:

- Ever been declared bankrupt or insolvent
- Ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence
- Ever had any previous insurer decline a proposal, refuse to renew a policy or impose special terms of conditions
- Ever been convicted during the past 5 years of any offence relating to the Health and Safety of your employees or members of the public in connection with your business.

CLAIMS HISTORY

In connection with The Business or any other business in which You or any director or partner are, or have been involved, and in respect of the cover(s) now granted:

- There have not been any losses/claims made for any of the risks proposed exceeding £1000 in the last 5 years
- There have not been any losses/clams made for two losses of the same type

COVER DETAILS

Business Description: Tradesman
Primary Trade : Roofer
Secondary Trade: Heating Engineer

Number of Principals involved in the primary trade activities of the business: 2

Number of Employees, labour only sub-contractors, of those working under Government schemes involved in the primary trade activities of the business: : 2

Public Liability limit of indemnity: £5,000,000

Employers' Liability limit of indemnity: £10,000,000

OPTIONAL ADDITIONAL COVER

TOOLS COVER

Level of tools Cover: NOT INSURED

The level of cover provided is for loss of or damage to hand tools and hand held portable power tools for use in the connection with the business the property of, or hired in by, any manual, principal, partner or director included in the Public Liability cover.

Standard tools cover excludes losses from any unattended motor vehicle or trailer caused by or arising from theft of attempted theft.

The maximum liability of the Company in respect of the amount payable to any one Insured Person shall not exceed:

NOT INSURED

CONTRACTORS ALL RISKS

Levels of Cover

Contract Works: NOT INSURED

Hired in Plant: NOT INSURED

Own Plant and Machinery: NOT INSURED

Excess

Contract Works- £250 (unless involving theft, attempted theft or malicious damage when this is increased to **£500**)

Hired in Plant - £250 (unless involving theft, attempted theft or malicious damage when this is increased to **£500**)

Own Plant and Machinery - £250 (unless involving theft, attempted theft or malicious damage when this is increased to **£500**)

Principal Tools Cover Exclusions

The First £250 of each and every occurrence of loss by theft or attempted theft from any unattended motor vehicle of trailer not contained in a securely locked building or guarded security park (applicable for Standard Plus Cover only)

The first £60 in respect of any other cause

Loss of or damage to tools caused by theft or attempted theft if they are left unattended unless they are contained in a securely locked motor vehicle, trailer or room and there is evidence of forcible or violent entry.

NB. Standard cover excludes losses from any unattended motor vehicle or trailer caused by or arising from theft or attempted theft.

Loss of or damage to tools while lent or hired out.

Loss or damage caused by wear, tear, rust, mechanical or electrical breakdown or any process of cleaning, repair or restoration.

Loss or damage to ladders, generators, transformers or any other equipment or tools not designed to be applied to the work directly by hand.

Goods in Transit

Not operative on policy

GEOGRAPHICAL LIMITS



Great Britain, the Isle of Man and Channel Islands.

Covea Insurance plc, Norman Place, Reading RG1 8DA
Registered in England and Wales 613259

Website: www.coveainsurance.co.uk

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EXCLUDED WORK

Unless specially amended, all policies exclude:

- Any excavation exceeding in part a depth of 3 metres
- The felling or lopping of any tree exceeding 5 metres in height.
- Pile driving, quarrying, the use, storage or possession of explosives, water diversion or work under water, fuel, gas or mineral exploration or extraction.
- The use or possession of tower cranes or cradles
- Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, off-shore installations, power stations, dams, tunnels, airports or aerodromes. Docks. Refineries, piers, harbours, railways, motorways, ships, aircraft, towers or steeples.
- Work in or on any building used for the manufacture, processing or bulk storage for wholesale purposes of any gas, chemical, explosive, oil or petroleum based product.
- Work on computers or ancillary equipment and their cabling used for any business purposes.
- The use of fixed woodworking machinery.

All policies excludes the following unless incidental to any building contract undertaken by the insured for which indemnity of provided in the policy.

- The demolition or partial demolition of any structure
- The surfacing or construction of roads

ENDORSEMENTS APPLICABLE TO THIS POLICY

10	Heat Exclusion
2	Premise Restriction
1	Excluded Activities
28	Premise Restriction including 4 Floor Height Limit
34	Height Limit – 15 Metres
16	Welding Exclusion
22	Lead Burning Exclusion
4	Increased Property Damage Excess

PUBLIC LIABILITY PROPERTY DAMAGE EXCESS

General Property damage excess: Standard Property Damage Excess of £ 500

General Property damage excess: Underground pipes, cables or services Damage Excess of £500

General Property damage excess: Application of Heat Damage Excess of £500

Additional excess if additional partners, directors or employees (other than office staff) taken on and Covea are not notified within 14 days: £500

GENERAL

Your payments to bona-fide or supply and fix subcontractors do not exceed £50,000 per annum.

You do not use Welding or Flame Cutting equipment

You do not hire out Plant and/or Machinery to other persons or firms. All Plant and Machinery will be properly, maintained, adequately guarded and regularly inspected to comply with statutory requirements.

For the trades or BUILDER Only, your work as SEPARATE contracts in respect of Painting and Decorating, Roofing, Groundwork's or Plumbing and Heating does not exceed 15% of your annual turnover. In addition, your work as SEPARATE contracts does not exceed 5% of your annual turnover in respect of Timber Treatment, Damp-Proofing of Civil Engineering.

You do not undertake work involving the installation, service, maintenance or repair of gas appliances pipe work, equipment or flues unless such work is carried out by Gas Safe registered persons.

You do not undertake work away from your premises involving the use or handling of Asbestos or Silica or the discharge of toxic or dangerous substances into the atmosphere, sewers, waterways or elsewhere.

How We Use Your Information

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc and may be used by us, our employees, agents and service providers acting under our instruction for the purpose of insurance administration, underwriting, claims handling and for research, or statistical purposes.

We may also share your information with reinsurers and regulators, as required by law.

From time to time we may need to undertake some of the processing of Your data in countries outside of the European Economic Area, and in such cases we will ensure that there is an agreement in place which gives equivalent assurances as found in the Data Protection Act 1998.

We will not use your information or pass it on to any other person for the purpose of marketing further products or services to you.

We will collect sensitive information when dealing with your Policy, we will however only collect information that is relevant to your Policy, its administration of claims handling.

Your personal information will be kept secure at all times.

Fraud Prevention and Detection

In order to prevent or detect fraud we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agency may use this information in their own decision making processes. We may also conduct credit reference checks in certain circumstances. You can find out further details explaining how the information held by the fraud prevention agencies may be used or in which circumstances We conduct credit reference checks and how these checks might affect your credit rating by contacting us.

Disclosure of Other People's Personal Information

You should show this notice to anyone whose personal information you provide to us. You must ensure that any such information you supply relating to anyone else is accurate and that you have obtained their consent to the use of their data for the purpose set out above.

Your Rights

Covea Insurance plc, Norman Place, Reading RG1 8DA
Registered in England and Wales 613259

Website: www.coveainsurance.co.uk

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

Under the Data Protection Act 1998 you have the right of access to the personal information held about you by Covea Insurance plc. You can exercise this right by contacting us. We will make a charge of £10 for dealing with these requests.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by policy)

Where the policyholder is a company with one or more subsidiaries to which regulation 3(2) of the Regulations applies the policy covers the holding company and only the named subsidiaries (a).

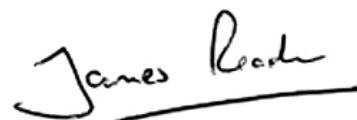
Policy Number: B1811320051965

1) Name of Policyholder and/or Trading Name:	W M Turk & SonW M Turk & Son
2) Date of commencement of insurance:	01/08/2020
3) Date of expiry of insurance:	31/07/2021

We hereby certify that subject to paragraph 2:-

1. The policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) The minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Covea Insurance plc (Authorised Insurer)

A handwritten signature in black ink that reads "James Reade".

Chief Executive Officer

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specifically applicable law as provided for in regulation 4(6) of the regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

You have the right to request that we correct any inaccuracies in the personal information we hold about you. Please contact your broker, or Covea Insurance plc, if your personal information needs updating.

Consent

By providing us with information, you also provide us with your consent and that of any other person whose information you provide, to the personal information being used for that purpose set out above.

How to Contact Us

Please visit www.coveainsurance.co.uk/dataprotection if you would like some more detailed information on how

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we share your personal information.

If you have any concerns about our use of your information, please write to Customer Relations, Covea Insurance plc, Norman Place, Reading, RG1 8DA. Telephone: 0844 902 1000. If you contact us by telephone your call maybe recorded for training and evidential purposes.

Choice of Law

Covea Insurance plc, Norman Place, Reading RG1 8DA
Registered in England and Wales 613259

Website: www.coveainsurance.co.uk

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where you have your principle place of business. If there is any dispute, the law of

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

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England and Wales shall apply.

Registration and Regulatory Information

The 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.co.uk/register or by

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contacting the FCA on 0800 111 6768.

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