



**SCHEDULE**

**MASTER TRADESMAN**

**Policy No. BAC0000055886**

Period of Insurance from **18/02/2023** To Midnight on **17/02/2024**

Covea Insurance plc 50 Kings Hill Avenue Kings Hill West Malling ME19 4JX  <b>Agency Number: 11417</b> <b>Agent Ref: 564388725</b>	Insured	Mr Luke Morton
	Address	18 Causeway Place 1A The Causeway Goring-By-Sea Worthing BN12 6FP

Business Description: Property Maintenance/Repairers, Roofing Services, Window Cleaner

Premium		Premium Tax 12%		Total	
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Section Description	Limit of Indemnity / Sum Insured
PUBLIC LIABILITY NUMBER OF INSURED PERSONS: MANUAL - 2 CLERICAL - 0	£2,000,000
EMPLOYERS' LIABILITY NUMBER OF INSURED PERSONS: MANUAL - 1 CLERICAL - 0	£10,000,000
STANDARD PLUS TOOLS COVER NUMBER OF INSURED PERSONS - 0	Not Operative
CONTRACT WORKS	Not Operative
OWN PLANT	Not Operative
HIRED IN PLANT	Not Operative

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

Business Description

Property Maintenance/Repairers, Roofing Services, Window Cleaner

The Endorsements shown below apply to your policy

**1 - Excluded activities**

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

1.
  1. the demolition or partial demolition of any structure
  2. the surfacing or construction of roads
  3. the laying of underground servicesunless 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.

**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:

- private dwellings
- shops
- offices
- hotels
- public houses and restaurants
- guest houses
- schools or colleges
- 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.

**4(£250) - Increased Property Damage Excess**

The amount of **£100** shown in Exclusion 10 (c) of the Public and Products Liability Section is increased to the amount stated in the **Schedule** against this Endorsement Number.

**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.

**34 - Height Limit – 15 Metres**

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

1. any external work undertaken at a height from the ground of more than 15 metres
2. any internal work undertaken at a height from the floor of more than 15 metres.

**37 - Damp Proofing / Timber Treatment Exclusion**

**We** shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with any damp proofing or timber treatment work undertaken by or on **Your** behalf.

**42 - Efficacy Exclusion**

**We** shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the failure or partial failure of any Product or part thereof to perform the function for which it was intended.



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<p>Name/ Address</p>	<p>Mr Luke Morton 18 Causeway Place 1A The Causeway Goring-By-Sea Worthing BN12 6FP</p>

The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL Insurers. ELTO is a proactive move by the insurance industry to meet it's obligations to help those who have suffered injury or disease in the workplace to identify the relevant insurer quickly and efficiently. At the heart of this process is a centralised database - The Employers' Liability Database (ELD).

Covea Insurance has joined ELTO and as such are required to supply policy data to the ELD. Below is a list of all company names including the full name of any subsidiary company along with the Employer Reference Number(s) (ERN) to be insured by this policy.

Company Name	Employer Reference Number	Exempt
Mr Luke Morton		No