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## Schedule - Tradesman Insurance *Plus*

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<b>The Insured</b>	Mark Plante T/As Spick and Span Window Cleaning
<b>The Insured's Business</b>	Window cleaning Property maintenance / repairgeneral handyman

<b>The Insured's Postal Address</b>	1St Flr ,41 Limes Grove London
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SE13 6DD

<b>Policy Number</b>	GQ638300/141233
<b>Effective Date</b>	15/07/2015
<b>Date of Issue</b>	15/07/2015
<b>Period of Insurance</b>	15/07/2015 to 14/07/2017
<b>Renewal Date</b>	15/07/2017

This schedule is part of the policy bearing the above policy number and document reference number(s) as identified below.

<b>Premiums</b>	Premium £88.70 Insurance Premium Tax £5.32 Total Annual Premium including IPT £94.02
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Sections	Section	Effective Date	Document Ref.
	Public and Products Liability	15/07/2015	C14/B
	Professional Indemnity	15/07/2015	C14/B
	Personal Tools	15/07/2015	C14/B
	Personal Accident	15/07/2015	C14/B
	Employers' Liability	Not Operative	
	Contract Works	Not Operative	
	Owned Plant	Not Operative	
	Hired-in Plant	Not Operative	
	General Terms and Conditions		C14/B

Underwritten by Zurich Insurance plc.

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales. Registration No. BR7985.

UK Branch Head Office: The Zurich Center, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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## Public and Products Liability

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<b>Limits of Liability</b>	<b>Public Liability</b>	£1,000,000 any one incident
	<b>Products Liability</b>	£1,000,000 any one incident
	<b>Pollution &amp; Contamination</b>	£1,000,000 in the aggregate
<b>Excess</b>	<i>You will pay the amount shown below of the cost of each and every occurrence of damage:</i>  £250	
<b>Total number of Principals</b>	1	
<b>Total number of Partners</b>	0	
<b>Total number of Directors</b>	0	
<b>Total number of Employees</b>	0	
<b>Total number of Trainees</b>	0	

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## Public Liability Endorsements

The Public Liability cover is subject to the endorsements shown below and overleaf:

### Hazardous Works

This policy does not cover any claim or claims arising in connection with:

- a. piling, quarrying or the use of explosives
- b. tunnelling, water diversion, pile driving, dam construction or work within or behind dams
- c. any work of demolition except demolition carried out by employees in your direct service:
  - i. of private dwellings and/or shops consisting of not more than 2 floors (including the ground floor) and attic
  - ii. of other structures not exceeding 4 metres in height as part of a road or sewer contract undertaken

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## Public Liability Endorsements Continued...

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- by you
- d. the construction, alteration or repair of towers, steeples, chimney shafts, viaducts, bridges or docks.
- e. the making of main sewers
- f. any work outside the European Union

### Use of Heat

It is a condition precedent to our liability under this section of the policy that the following precautions are complied with on each occasion of the use of or application of heat taking place elsewhere than at your own premises:

- a. Application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers
  - i. The area in the immediate vicinity of the work (including in the case of work carried out on one side of a wall or partition, the opposite side of the wall or partition) must be cleared of all loose combustible material; other combustible material must be covered by sand or over-lapping sheets or screens of non combustible material.
  - ii. At least one adequate and appropriate portable fire extinguishers, in proper working order, must be kept in the immediate area of the work being undertaken and used immediately smoke or smouldering of flames are detected
  - iii. A fire safety check of the working area within a radius of 15 metres must be made after the completion of each period of work and immediate steps taken to extinguish any smouldering or flames discovered
  - iv. Blow lamps and blow torches must be filled in the open and must not be lit until immediately before use and must be extinguished immediately after use.
  - v. A person must be appointed by you to act as an observer to watch for signs of smoke or smouldering of flames - does not apply to the application of heat by means of blow lamps, blow torches hot air guns or hot air strippers

**Sub-paragraph v) does not apply to the application of heat by means of blow lamps, blow torches hot air guns or hot airstrippers.**

- b. Use of asphalt, bitumen, tar, pitch or lead heaters
  - i. The heating must be carried out in the open in a vessel designed for the purpose and, if carried out on a roof, the vessel must be placed on a non-combustible heat insulating base.

**Window cleaning:**

**WC1**

**Property maintenance / repairgeneral handyman:**

**0076 Excluding use of woodworking machinery**

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## Public Liability Endorsements Continued...

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This section of the policy does not cover any claim or claims arising in connection with the use by your employees of woodworking machinery driven by steam, gas, water, electricity or other mechanical power. For the purpose of this endorsement only, the phrase woodworking 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.

### **0080B Excluding any work involving excavation of more than 2 metres**

This Policy does not indemnify the Insured in respect of any claim arising in connection with work involving excavation of more than 2 metres

### **202 Excluding work on structures not occupied as a private dwelling**

This policy does not cover any claim or claims in connection with any work on any structure not occupied as a private dwelling.

### **Financial Loss Extension**

This policy extends to cover you in respect of:

- a. all sums which you shall become liable in tort to pay as compensation (and claimants costs and expenses incurred in the connection therewith) in respect of claims for financial loss first made in writing against you arising out of your business and notified to us during or within 30 days of the expiry of the same period of insurance
- b. costs and expenses in connection therewith incurred with our written consent

For the purpose of the cover provided by this extension, the term 'financial loss' shall mean a pecuniary loss, cost or expense incurred by any person other than you or one of your directors or employees as a result of:

- i. defect in products, and/or
- ii. work carried out negligently

Provided always that:

1. our liability under this extension shall not exceed £100,000 in any one period of insurance
2. in respect of any claim for which indemnity is provided by this extension, you shall pay 10% of such claim or £500, whichever is the greater
3. the indemnity provided by any Cross Liability extension to this section of the policy insofar as they can apply, in addition to the following exclusions

The cover granted by this extension of cover does not include:

- a. the cost of replacing, reinstating, rectifying, repairing, removing, recalling, improving or guaranteeing the performance of products or any work carried out by or on behalf of you
- b. any claim for diminution in value of products or any work to which this extension applied
- c. liability arising from libel, slander, infringement or patent, copyright, trademark or trade name, breach of anti-trust laws
- d. liability arising from any act of fraud or dishonesty
- e. liability arising from non performance, non completion, delay, financial default or insolvency

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## Public Liability Endorsements Continued...

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- f. liability arising out of professional advice or professional intelligence
- g. liability arising from a deliberate act or omission of you where the financial loss could reasonably have been foreseen by you having regards to the nature and circumstances of such act or omission
- h. liability arising out of circumstance known to you as the commencement of this extension
- i. liability which:
  - a. attaches by virtue of a contract or agreement, or
  - b. arises out of or by reason of a contractual relationship
- j. liability arising from products knowingly exported from Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, or work carried out by or on behalf of you exported elsewhere than within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- k. liability arising from personal injury or loss or of damage to material property or obstruction, trespass, nuisance or interference with pedestrian, road, rail, air or waterborne traffic

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## Professional Indemnity

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<b>Limits of Indemnity</b>	£50,000 Aggregate including costs and expenses
<b>Excess</b>	<i>You</i> will pay the first amount shown below of the cost of each and every claim:  £500

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## Professional Indemnity Endorsements

### **PI1 Professional Indemnity exclusion where existing cover is in force**

Where a separate professional indemnity policy has been arranged by you or on your behalf which provides protection against the same risk as is provided under the terms of the professional indemnity section of this policy, then the professional indemnity cover provided on this policy will be deleted.

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## Personal Tools

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### Limits of Liability

**Personal Tools** Up to the amount shown below for all claims arising:  
£1,000 any one occurrence for *1 Person/s* during the period of insurance

### Excess

*You* will pay the first amount shown below of the cost of each and every occurrence to damage to Personal Tools:

£50, with a minimum Excess of £100 for losses from vehicles, and a minimum Excess of £250 for claims where payment is made for computers, tablets or similar devices

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## Personal Accident

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### Table of Benefits

If accidental bodily injury shall be the sole and direct cause of:

- |   |               |
|---|---------------|
| 1. Death  | £5,000        |
| 2. Loss of one or more limbs  | £2,500        |
| 3. Total and irrecoverable loss of all:   | £2,500        |
| a. sight of one or both eyes  |               |
| b. speech   |               |
| c. hearing in one or both ears (see provisions)   |               |
| 4. Total inability to attend to any occupation or profession which, 104 weeks after the injury, is proved to our satisfaction to be permanent | £2,500        |
| 5. Total inability to attend to the person's insured's usual occupation or business (see provisions)  | £300 per week |

Lower age limit      16 years

Upper age limit      70 years

### The Person's Insured

#### Benefits 1 - 4

Principals	1
Partners	0
Directors	0
Employees	0
Trainees	0

### The Person's Insured

Benefits 5  
Mark Plante

History of Illness or Disability



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## Personal Accident Continued...

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### Endorsements

#### **1. Scope of cover - Bodily injury during usual occupation or business**

This section does not apply to death, injury, loss or disablement sustained away from the person's insured's usual occupation or business except whilst in transit thereto or there from.

The cover provided by this Policy shall only apply in respect of the number of persons specified in the schedule. *You* must tell *us* of any changes after the start of this insurance.

#### **0076a Excluding use of fixed woodworking machinery**

This section of the policy does not cover any claim or claims arising in connection with the use of fixed power-driven woodworking machinery on **your** own premises. For the avoidance of doubt this exclusion shall not apply to portable powered woodworking machinery such as circular saws, jig saws, drills, routers, orbital sanders or belt sanders used away from **your** own premises on contract sites.

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## Employers' Liability

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Limits of Indemnity	Not Operative
Total Number of Directors	0
Total Number of Employees	0
Total Number of Trainees	0
Temporary Employees	0

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## Contract Works

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Limits of Indemnity

Not Operative

Excess

Endorsements

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## Owned Plant

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Limits of Indemnity

Not Operative

Excess

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## Hired-in Plant

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Limits of Indemnity

Not Operative

Excess

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## Policy Extensions

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### **203 Jury Service Extension - not applicable to Temporary Employees**

Subject to the terms and conditions of this policy we will pay £100 per day for the first ten days of service and £50 per day thereafter in the event of an Insured Person named below having to attend any court of law for the purpose of carrying out jury service. Provided always that the compensation shall not be payable in circumstances where the Insured Person has received notification prior to the inception of this policy of the requirement to carry out jury service.