

Business Policy Schedule

Policy reference	Type of schedule	Date of issue
CHBS4424820XB	Mid-term adjustment	06 November 2024

This document is a summary of the insurance you've bought. It includes information you or anyone acting on your behalf provided before we agreed to insure you. This includes details of the cover given, cover limits, the excesses and any changes to the standard policy wording which are specific to your own circumstances.

Based on the information you've given us, this product meets the demands and needs of your business as you've described it. We need to ensure you have the right cover now and throughout your cover, so please tell us if anything changes. If you need to make a claim and any of the details you've given are incorrect, you may not be covered.

References to You or Your include anyone covered under this insurance (e.g family members and business partners).

You should always read this document together with the policy wording.

How to contact Simply Business

Simply Business
Northampton 900
900 Pavilion Drive
Northampton
NN4 7RG
UK

T: 0333 014 6683
F: 01604 824399
E: contact@simplybusiness.co.uk

To make a claim, please call 0333 207 0560 or email simplybusiness@uk.sedgwick.com as soon as possible.

If you need to make any changes to your policy, such as adding or removing employees or updating your address, please call 0333 014 6683 or email contact@simplybusiness.co.uk . You can also call us on this number to cancel your policy.

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Premium details	
Annual premium	£6,038.41
Plus 12.0 % Insurance Premium Tax	£724.61
Total premium	£6,763.02

Policy details	
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Period of insurance	
From 29 March 2024	Until 28 March 2025
Mid-term adjustment date	06 November 2024
Underwriters	HDI Global Specialty SE and Great Lakes Insurance UK Limited
Schedule version	3
Wording version	1

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Insured details	
Name of insured	Eco Solutions Group Ltd
Trade / Business activities	Electrician, Plumbing, heating and ventilation contractor, Solar panel installation
Risk address	55 Boleyn Way, Boreham, Chelmsford
Risk postcode	CM3 3JJ

Cover details: Liability	
Cover for	Covered up to
Public and Products Liability	£5,000,000
Employers' Liability	£10,000,000

Cover details: Professional indemnity	
Cover for	Covered up to
Professional Indemnity	£250,000

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Cover details: Buildings	
Cover for	Covered up to
Buildings	Not included
Buildings Subsidence	Not included

Cover details: Business equipment	
Cover for	Covered up to
Contents - UK Only	Not included
Contents - Outside UK	Not included

Cover details: Stock	
Cover for	Covered up to
Stock	Not included

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Cover details: Tools	
Cover for	Covered up to
Tools	Not included

Cover details: Goods in transit	
Cover for	Covered up to
Goods in transit	Not included

Cover details: Contract works	
Cover for	Covered up to
Contract Works	Not included

Cover details: Own plant	
Cover for	Covered up to
Plant	Not included

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Cover details: Hired in plant	
Cover for	Covered up to
Hired in Plant	Not included

Cover details: Business interruption		
Cover for	Covered up to	Indemnity period
Business Interruption - Loss of Gross Revenue	Not included	
Business Interruption - Increased Costs of Working	Not included	

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Cover details: Excesses	
You will have to pay the first part of any claim. The amount you will have to pay is shown below.	
Public and Products Liability	Excesses
Water damage to third party property	£750
Bodily injury	No excess
Damage to third party property - use of heat	£2,500
Any other claims for damage to third party property	£500
Employers' Liability	Excesses
All claims	No excess
Professional Indemnity	Excesses
All claims	£500

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Endorsements

10a - Amendment of cover - use of heat

This **Endorsement** applies to the **Public & Products Liability** section only.

The following is added to **Section Conditions - What You must do**:

Use of heat

In respect of the use or application of heat away from premises which **You** own, hire or rent, **You** must ensure that the following requirements are complied with:

1. before starting work involving the use or application of heat **You** or any relevant person must:
 - a. appoint a suitably qualified person to be responsible for fire safety and for ensuring all necessary precautions set out below are complied with;
 - b. ensure that fire safety checks are carried out to identify material that might be liable to catch fire. Any such checks must include the following areas:
 - i. under floors, decks or above ceilings, including false or suspended ceilings; and
 - ii. behind walls, screens, bulkheads or partitions;
 - c. ensure that the checks stated in 1. b. above are repeated regularly during the work and ensure immediate steps are taken to extinguish any smouldering or flames detected;
 - d. ensure that any combustible materials within 10 metres of the point of application of heat are removed, or if this is impracticable ensure any combustible materials are covered and protected by overlapping sheets or screens of non-combustible material; and
 - e. ensure that all gaps or holes through which sparks or flames could pass are covered by non-combustible material; and
2. during the progress of work involving the use or application of heat **You** or any relevant person must ensure that:
 - a. a sufficient number of portable fire extinguishers in full working order and suitable for dealing with the type of fire risk expected are available at the point of the use or application of heat. Fire extinguishers must be used immediately if any smoke, smouldering or flames are detected;
 - b. any equipment is not lit until immediately before use and extinguished immediately after use;
 - c. any equipment which is switched on, lit or hot is not left unattended;
 - d. gas cylinders are not changed whilst any equipment is hot and are kept at least 3 metres from the burner whilst the burner is being used;
 - e. petrol, diesel or paraffin powered equipment must be refilled in the open and are not refilled whilst hot; and

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- f. asphalt, bitumen, lead, tar or pitch are only heated in the open, in a container designed for that purpose and which is placed on a level non-combustible surface; and
3. upon completion of work involving the use or application of heat, **You** or any relevant person must ensure that:
- a. hot waste materials and welding rods are removed from the point of use or application of heat and safely disposed of; and
 - b. a final fire safety check is carried out from a period of not less than 30 minutes to no more than 60 minutes after work has finished and immediate steps are taken to extinguish any smouldering or flames detected.

We do not cover any claim, loss or liability arising while **You** are not in full compliance with these conditions. However, **We** will still cover **You** if **You** can prove that **Your** failure could not have increased the risk of the claim or loss arising.

The following is added to **Claims Settlement**:

Use of heat

For any claims due to the use or application of heat away from premises which **You** own, hire or rent **You** must pay an **Excess** of £2,500 for each and every claim.

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87 - Amendment of cover - health, safety and risk management

Applicable to the following trades:

- Builder
- Plumbing, heating and ventilation contractor
- Groundwork
- Roofers excluding the application of heat
- Roofers including the application of heat

This **Endorsement** applies to the **Public & Products Liability** section only.

The following is added to **Section Condition** - What **You** must do:

You must ensure that:

1. **You** have a written health and safety policy in force at all times;
2. **You** carry out a full health and safety risk assessment at any contract site beforehand;
3. health and safety training is provided to **Your Employees** and any such training is suitably recorded;
4. where required, **You** supply and enforce the use of personal protective equipment (PPE); and
5. **You** notify **Us** if anyone with control over or financial interest in the **Business**, including **You, Your family or any partner, principal or director of Yours** has ever been prosecuted or served a prohibition order by the Health and Safety Executive.

We do not cover any liability while **You** are not in full compliance with these conditions. However, **We** will still cover **You** if **You** can prove that **Your** failure could not have increased the risk of the claim or loss arising.

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88 - Amendment of cover - ladder safety

This **Endorsement** applies to the **Public and products liability** section only.

The following is added to **Section conditions**.

Whenever using any ladder, **You** must:

- a. ensure all ladders are in good working condition by inspecting all ladders before use and removing from service any ladder that is damaged, broken or in need of repair;
- b. ensure the correct ladder is used that is appropriate for the job considering the weight capacity of the ladder, height required, and the type of work being performed;
- c. ensure the ladder is set up on a stable, level surface and ensure the ladder is securely positioned and stabilised to prevent tipping;
- d. use the ladder in accordance with the manufacturer's instructions and only use the ladder for its intended purpose;
- e. ensure the ladder is only used by one person at any one time;
- f. ensure the ladder is secured to a fixed structure if it will be used to climb in excess of 2 metres from the ground;
- g. provide and ensure the use of ladder safety equipment such as harnesses, where reasonably practicable to reduce the risk of falls from height;
- h. ensure that all employees that use ladders are trained in ladder safety and the correct use of safety equipment. The training shall cover ladder inspection, maintenance, selection, set up, use and the use of safety equipment; and
- i. ensure you keep a record of all inspections and maintenance, as well as the records of any employee training in ladder safety.

We do not cover any claim, loss or liability arising while **You** are not in full compliance with these conditions. However, **We** will still cover **You** if **You** can prove that **Your** failure could not have increased the risk of the claim or loss arising,

We do not in any event cover any claim, loss or liability directly or indirectly due to the use of ladders over 5 metres in length.

89 - Addition of cover - height limit (15m)

This **Endorsement** applies to the **Public and products liability** section only.

What We do not cover, High risk work 15. i. is amended to read as follows:

- i. any physical or manual work, including the erection or repair of buildings or structures, more than 15 metres in height; or

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Statements of fact

Please review the facts shown below. You provided this information when requesting your insurance.

If any of these facts are not correct, you might find you're not covered if you have to make a claim.

References to "You" or "Your" include anyone involved in running the business. (e.g. family members and business partners).

About your business	
Question	Answer provided
What is your specific trade/profession?	Electrician
Do you have a secondary trade/profession?	Yes
What is your secondary trade/profession?	Plumbing, heating and ventilation contractor
What is your business postcode?	CM3 3JJ
Which of these categories best describes your business?	Ltd company
What was your turnover over the last 12 months?	£50,001 - £75,000

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Specific business questions	
Question	Answer provided
Which types of plumbing locations do you work at?	Residential and commercial locations
Which types of electrical locations do you work at?	Residential and commercial locations
Do you or your employees perform any work that involves hanging from ropes/ cables or using suspended platforms? Please choose no if ropes or harnesses are only used as a safety precaution, and not as a means to access hard to reach areas.	No
Do you use the application of heat in your normal business activities?	Yes
What type of heat do you use?	Blowtorches or Blowlamps
Do you, or anybody working for you, work with asbestos or any product containing asbestos?	No
Do you undertake work involving chemicals or other substances which could be harmful to health, other than those usually used in your trade?	No
Do you dispose of fumes, effluent or other harmful waste as part of your insured business activity?	No
Do you work at heights above 10 metres? (Note: 10 metres is approximately the height of a 2 storey house.)	Yes

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Is any of your height work external?	Yes
Do you work in areas where you can fall from above 10m?	No
Has your business done (or do you plan to do) any work for customers based outside the UK?	No
Do you undertake gas work?	Yes
Are you Gas Safe registered?	Yes
Do you provide services to OR undertake work at the following locations: <ul style="list-style-type: none"> • power stations • nuclear installations • oil, gas or petrochemical works • airports, aircraft, aviation safety or airside work • watercraft, docks, harbours • railways • hospitals or other medical facilities? 	No
Do you offer advice, design, or certification in your business activities?	Yes

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About your employees	
Question	Answer provided
How many years has the most experienced director run businesses in this industry?	4-5 years
How many directors does the company have?	1
How many directors ONLY do office work?	0
Do you have any permanent employees? (This does not include partners or directors)	Yes
How many permanent employees do you have?	1
How many of them ONLY do office work?	0
Do you ever use temporary or casual workers?	Yes
How many temporary workers do you have?	3
What's the total number of days worked by all your temporary workers collectively over the course of the year?	More than 50 days
Do you use external specialist contractors? (bona fide subcontractors)	No

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Cover options	
Question	Answer provided
Public / product liability	£5,000,000
Legal expenses	£100,000
Excess protection	Don't include this cover
Personal accident	Don't include this cover
Building	Don't include this cover
Business and office equipment	Don't include this cover
Tools	Don't include this cover
Contract works	Don't include this cover
Stock	Don't include this cover
Own plant	Don't include this cover
Hired-in plant	Don't include this cover
Professional indemnity	£250,000
How much is your largest contract value?	Less than £250,000

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Statements of fact	
Question	Answer provided
Has anyone with a financial interest in the business, including you, your family, or any partner/principal/director, received a County Court Judgement (CCJ) regarding debt (either as an individual or in connection with a business)?	No
Have you made any claims (whether insured or not) or has anyone asked you for compensation in the last 5 years?	No
Are you aware of any circumstances over the last 5 years that could give rise to a claim being made against you or the company?	No
Does the company have any current or ongoing legal or contractual disputes?	No
Are there any ongoing legal disputes with current or former employees?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, had any insurance proposal declined, renewal refused or cover terminated for any reason?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been declared bankrupt or been granted an Individual Voluntary Arrangement (IVA)?	No
Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been a director of a company which went into liquidation?	No

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Has anyone with control over or a financial interest in the business, including you, your family, or any partner/principal/director, been convicted of any criminal offence other than a motoring offence or an offence that is now considered "spent" under the Rehabilitation of Offenders Act 1974?	No
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