

Your policy schedule

Your Contractors Combined Insurance policy

Important information

- This document contains the schedule and any endorsements which form part of your policy and is based on the information provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- Please check the details are correct and that the cover meets your needs.
- If the details are incorrect or the cover does not meet your needs please contact your insurance advisor.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.

Your details

The insured	The Great Big Eye Ltd
Client address	Unit N Dales Manor Business Park, Grove Road, Sawston Cambridge Cambridgeshire CB22 3TJ
Business description	Landscaping and gardening including garden paving

• **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

• **Business description** is your business activity or trade.

Your premium

Premium	£2,155.48
Insurance Premium Tax (IPT) at the current rate	£204.77
Total amount to be paid	£2,360.25

Your period of insurance

Date this cover starts	07 April 2016
Date this cover expires	06 April 2017
Renewal date	07 April 2017

continued on next page

Your cover summary

section		premium excluding IPT
Business interruption	✓ insured	£200.00
Selected all risks	✓ insured	£584.68
Public liability (Building & allied trades)	✓ insured	£520.80
Employers liability	✓ insured	£750.00
Goods in transit	✓ insured	£100.00
Property damage	✗ not insured	<i>This section is not included in your policy</i>
Money and personal accident assault	✗ not insured	<i>This section is not included in your policy</i>
Contractors all risks	✗ not insured	<i>This section is not included in your policy</i>
Terrorism	✗ not insured	<i>This section is not included in your policy</i>
Public and products liability	✗ not insured	<i>This section is not included in your policy</i>
Legal protection plan	✗ not insured	<i>This section is not included in your policy</i>
Financial loss (contractors)	✗ not insured	<i>This section is not included in your policy</i>
Theft by employee	✗ not insured	<i>This section is not included in your policy</i>
Computer insurance	✗ not insured	<i>This section is not included in your policy</i>

Not insured

Sections that show not insured have not been included in your policy. If you would like to change your insurance cover, please contact your insurance adviser.

Business interruption sectionpolicy wording version -
BA001C**Premises 1**

Unit N
Dales Manor Business Park, Grove Road, Sawston
Cambridge
Cambridgeshire
CB22 3TJ

Property insured

item	description	sum insured	uplifted sum insured	indemnity period	cover
1	Increased cost of working	£50,000	-	12 months	All Risks
Total sum insured		£50,000			

Failure of selected public utilities cover - limited

cover	franchise	limits
a) Public electricity supply	8 hours	100.00%
b) Public gas supply	8 hours	100.00%
c) Public water supply	8 hours	100.00%
d) Public telecommunications services	8 hours	100.00%

claims below the franchise limit shown will not be paid. Losses that exceed the limit could be paid in full.

Cover limits

cover	franchise	sums insured/limits
Contract sites		£10,000
Denial of access		100.00% of the sum insured
Denial of access non damage		not insured
Essential employees		£100,000
Exhibition		£10,000
Exhibition expenses		£2,500
Fines, penalties and damages		£2,500
Loss of attraction		not insured
Loss reduction expenses		not insured
Patterns		£10,000
Research and development expenses		not insured
Theft of buildings fabric		100.00% of the sum insured
Transit		£10,000
Unspecified customers		£100,000
Unspecified suppliers		£100,000

Endorsements that apply to this premises

None

An endorsement is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

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Business interruption section continued

Specific section conditions that apply to all premises

number	title
3	Subsidence condition

for the full wordings of your **specific section conditions** please check your policy wording.

Endorsements that apply to this section

None

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Selected all risks section

policy wording version -
SA001C

Premises 1

Unit N
Dales Manor Business Park,Grove Road, Sawston
Cambridge
Cambridgeshire
CB22 3TJ

Cover details

item	description	sum insured	basis	location	excess
1	electrical Office Equipment	£10,000	R	Premises	£250
2	Portable hand tools	£20,000	R	United Kingdom	£250
3	All other Contents Inc	£5,000	R	Premises	£250
4	Trailers	£5,000	R	United Kingdom	£250
5	HIP	£2,000	R	United Kingdom	£250
6	Own Plant	£30,000	R	United Kingdom	£250

• **basis** is the method we will use to settle claims. Please check the section of your policy for the cover that applies.

• **excess** is the first part of each and every claim paid by you.

Endorsements that apply to this section

None

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Public liability (Building & allied trades) section

policy wording version - CL001A

Cover details

	limit of indemnity
Public liability	£5,000,000 any one event
Clean up costs	£100,000 any one period of insurance
Data protection	£250,000 any one period of insurance
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist act	£2,000,000 any one period of insurance

Excesses

	excess
Property damage	£500 each event
Clean up costs excess	£500 each event

excess is the first part of a claim paid by you.

Section estimates

estimates	amount
Total payments to bonafide subcontractors	£300,000

Section estimates are the estimates on which the premium for this section is based.

Endorsements that apply to this section

These endorsements apply to this section. Any words in **bold blue** print are defined terms and you can find more information about these in your policy wording.

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

001 - Hazardous locations exclusion

We will not cover claims caused by or arising from any work

1. in, or on, chemical or petrochemical works, oil and /or gas refineries or fuel storage installations
2. in, or on, power stations or nuclear plant
3. below the surface of the ground in mines or collieries.

005 - Hot work exclusion

We will not cover claims caused by or arising from **hot work** undertaken away from **your** own premises.

002 - Hazardous work exclusion

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Public liability (Building & allied trades) section continued

We will not cover claims caused by or arising from

1. the demolition or partial demolition of any building or structure exceeding 4 metres in height, unless the demolition work is undertaken as part of a contract or development for the construction of a building, on the site of the demolition
2. construction of piles whether by driving, boring, drilling or other method, unless undertaken by an independent sub-contractor specialising in such work
3. the construction, alteration or repair of viaducts or bridges other than footbridges with a span of less than 6 metres
4. tunnelling, directional drilling, directional boring or similar micro-tunnelling or sub-surface techniques
5. the use of explosives

401 - Underground services excess

The amount of the **property damage excess** shown in **your** schedule is increased to £2500 for each claim resulting from loss of or damage to **underground services**.

Employers liability section

policy wording version - EL001A

Cover details

	limit of indemnity
Employers liability	£10,000,000 any one occurrence
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist act	£5,000,000 any one occurrence

Section estimates

estimates	amount
Total non-manual wages	£85,000

Section estimates are the estimates on which the premium for this section is based.

Endorsements that apply to this section

These endorsements apply to this section. Any words in **bold blue** print are defined terms and you can find more information about these in your policy wording.

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

005 - Height work access equipment exclusion

We will not cover claims caused by or arising from the use of

1. harnesses, slings, bosun chairs, cradles or similar equipment designed for climbing or for a person to be suspended from
2. any mechanically operated or self propelled aerial or elevating work platform or similar aerial device designed or intended for a person to stand in and work from.

001 - Hazardous locations exclusion

We will not cover claims caused by or arising from any work

1. in, or on, chemical or petrochemical works, oil and /or gas refineries or fuel storage installations
2. in, or on, power stations or nuclear plant
3. below the surface of the ground in mines or collieries.

002 - Hazardous work exclusion

We will not cover claims caused by or arising from

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Employers liability section continued

1. the demolition or partial demolition of any building or structure exceeding 4 metres in height, unless the demolition work is undertaken as part of a contract or development for the construction of a building, on the site of the demolition
2. construction of piles whether by driving, boring, drilling or other method, unless undertaken by an independent sub-contractor specialising in such work
3. the construction, alteration or repair of viaducts or bridges other than footbridges with a span of less than 6 metres
4. tunnelling, directional drilling, directional boring or similar micro-tunnelling or sub-surface techniques
5. the use of explosives.

Goods in transit section

policy wording version - GT001A

Cover details

means of conveyance	consignment limit
Road haulier	£2,000
Limit any one event	£2,000
Estimated annual sendings	£2,000
Excess	£100

Endorsements that apply to this section

None

An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

Certificate of Employers' Liability Insurance (a)

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 the policy.

Policy number	EG CMC 6926925
1. Name of policyholder	The Great Big Eye Ltd
2. Date of commencement of insurance policy	07 April 2016
3. Date of expiry of insurance policy	06 April 2017

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 **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of AXA Insurance UK plc

(Authorised Insurer)



Amanda Blanc
CEO AXA UK and Ireland General Insurance

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, or 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)** Specify 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.

