

Contractors Insurance



Insurance Product Information Document

Company: Bspoke Commercial Limited on behalf of Accelerant Insurance UK Limited

Product: Commercial Combined (Contractors) Insurance Policy

Bspoke Commercial Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 709456. Registered Office: Brookfield Court, Selby Road, Leeds, LS25 1NB. Registered in England & Wales. Company Number: 09284678.

Accelerant Insurance UK Limited is registered in England and Wales with the company number of 03326800 and the registered office of One Fleet Place, London, EC4M 7WS. Its trading address is Lodge Park Business Centre, Lodge Lane, Langham, Colchester, CO4 5NE.

. Accelerant Insurance UK Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (firm reference number: 207658).

This information document provides a summary of the main covers, exclusions and restrictions of the Product. It is not personalised to Your individual selections. The full terms and condition of Your policy can be found in Your policy documentation.

What is this type of Insurance?

This is an insurance policy designed to accommodate a broad range of businesses by providing a wide selection of optional covers to fulfil the needs of the majority of commercial clients.



What is insured?

Employers' Liability

Legal liability world-wide for damages and legal costs for injury to Your Employees including:

- ✓ Death, illness, disease, injury, mental injury, mental anguish or shock but not defamation
- ✓ Employees temporarily engaged in work overseas
- ✓ Unsatisfied Court Judgements
- ✓ Cost of Court Attendance
- ✓ Legal costs incurred in the defence of criminal proceedings under Health & Safety legislation
- ✓ Indemnity to other persons including directors, Employees and principals

Public and Products Liability

Legal liability world-wide for damages and legal costs up to a selected limit (up to £5,000,000 indemnity available) including:

- ✓ Death, illness, disease, injury, mental injury, mental anguish or shock but not defamation
- ✓ Obstruction, trespass, nuisance
- ✓ Wrongful arrest or detention
- ✓ Loss of or Damage to third party property
- ✓ Contingent motor liability
- ✓ Overseas Personal Liability
- ✓ Costs of Court Attendance
- ✓ Cross Liabilities
- ✓ Hired, Leased or Rented Premises
- ✓ Indemnity to Other Persons including directors, Employees and principals



What is not insured?

- ✗ the excess(es) stated in the policy Schedule

Employers' Liability

- ✗ Cover where compulsory insurance is required under the Road Traffic Act 1988
- ✗ Travel to or work undertaken offshore
- ✗ Liquidated damages, penalty clauses, fines and punitive and exemplary damages

Public and Products Liability

- ✗ Contractual Liability in respect of Products Liability
- ✗ Damage to property held in trust other than where a policy extension applies
- ✗ Terrorism, unless extended to include
- ✗ Advice, design or specification provided for a fee
- ✗ Carrying out work on or Products Supplied which could affect aircraft, airports, nuclear installations, marine vessels, motor vehicles, railways, rail vehicles or any offshore industry
- ✗ Any claim arising from exposure to Asbestos,
- ✗ inhalation of asbestos or fears of the consequences of exposure to or inhalation of asbestos costs incurred in repairing, removing, replacing, recalling,
- ✗ rectifying, reinstating, or managing any property arising out of the presence of Asbestos
- ✗ Excess increased to £1,000 for Damage to optical fibre cables

Contract Works & Plant

- ✗ Repair to or replacement of any item of Your Plant or Hired in Plant caused by its own mechanical or electrical breakdown, failure, breakage or derangement other than in respect of Hired in Plant and for which You are responsible under the terms of a hire agreement not being a leasing or hire purchase agreement

Continued Overleaf

What is insured?

Continued

- ✓ Cover includes liability incurred in connection with:
 - Corporate Manslaughter & Corporate Homicide Act
 - Health & Safety at Work Act 1974
 - Data Protection
 - Consumer Protection Act 1987

Contract Works & Plant

- ✓ Loss or Damage to temporary and permanent Works executed by You including materials supplied or used in connection with the contract
- ✓ Damage to Plant, tools, equipment hired in or owned by You
- ✓ Off-Site Storage
- ✓ Indemnity to Sub-Contractors
- ✓ Damage to Show Properties
- ✓ Overtime and other expenses incurred to expedite the reinstatement of the works following Damage
- ✓ Speculative Building
- ✓ Continuing Hire Charges
- ✓ Damage to Security Devices
- ✓ Incidental Hiring of Plant
- ✓ Loss of Keys

What is not insured?

Continued

- ✗ The theft of unfixed non-ferrous metals of any description unless at the time of theft
 - an authorised Employee or agent of The Policyholder is actually on site, or
 - such property is contained in a securely locked container or building
- ✗ Damage to
 - Existing Structures
 - Money
 - any mechanically propelled vehicle, including any trailer attached, licensed for road use and for which a certificate of motor insurance is required, other than a vehicle used solely as a tool of trade
 - any aircraft or waterborne vessel
 - property for which You are relieved of responsibility by the conditions of the contract
- ✗ Damage to any part of the permanent Works
 - (a) for which a certificate of completion has been issued, or
 - (b) which has been completed and handed over to Your Employer, or
 - (c) taken into use unless the Damage occurs
- ✗ during the Maintenance Period but is caused before the beginning of the Maintenance Period, or
- ✗ while You are carrying out Your obligations under the Maintenance Period, or
- ✗ within 14 days of the issue of a certificate of completion but only to the extent You are responsible under the conditions of the contract
- ✗ Terrorism



Are there any restrictions on cover?

Employers' Liability is restricted to £10,000,000 any one event, other than in the special provision Terrorism where the limit is £5,000,000



Where am I covered?

- ✓ the United Kingdom, the Isle of Man and the Channel Islands
- ✓ a country which is a member of the European Union but only in respect of temporary Business carried out by You and any Employee normally resident in the United Kingdom, the Isle of Man and the Channel Islands
- ✓ elsewhere in the world in respect of temporary Business journeys by any person normally resident in the United Kingdom, the Isle of Man and the Channel Islands which do not involve manual labour or the supervision of manual labour.



What are my obligations?

You must make a fair presentation of the risk to Us at inception, renewal and variation of Your policy. This means that You must tell Us about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that You must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If You have any doubt about facts considered material, it is in Your interest to disclose them to Us.

Please check that all the information recorded in Your documents is correct. If there are any inaccuracies or omissions, please inform Us immediately. Failure to make a fair presentation of the risk could result in the policy being avoided, written on different terms and/or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

You must take all reasonable precautions to prevent loss or Damage and comply with any security or other loss prevention conditions in Your policy document. You must notify Us promptly of any event which might lead to a claim and follow the Claims Procedure set out in Your policy. For further details and any specific obligations relating to Your trade or Business activities following Our assessment of Your risk, please refer to Your policy documents.



When and how do I pay?

Payment options should be discussed with Your insurance adviser.



When does the cover start and end?

Your cover will start and end on the dates stated in Your policy documents.



How do I cancel the contract?

You can cancel Your policy at any time during Your period of cover, subject to the notice period shown in Your policy. To cancel Your policy, contact Your insurance adviser.