

Mr James Price
Pro Glos Decorating Ltd
5 Maida Vale Road
Cheltenham
Gloucestershire
GL53 7EA

13th May 2022

Our Ref: 23696004

Dear Mr Price,

Tradesman & Professionals Package Insurance

Further to our conversation, we are pleased to confirm cover has been arranged with effect from 20th May 2022, and enclose your confirmation of cover, policy summary, terms of business, policy document, schedule and invoice.

In addition, we enclose our guide to the Insurance Act which came into effect from the 12th August 2016. Please take time to read this as it outlines your obligations under the Act.

Please retain your policy documents in a safe place as you may need to refer to them in the future. We can provide replacements if required (but there is a charge for this service).

Your policy has been arranged using the information declared by you in the enclosed Statement of Fact, which you should keep in a safe place (as you may be required to produce this in the event of a claim being made).

It is important that you check the Statement of Fact very carefully and let us know immediately of any changes, inaccuracies or omissions as undisclosed or inaccurate information may invalidate cover.

Finally, we would like to thank you for choosing us to arrange your insurance and if there is any aspect of cover on which you are unsure, please do not hesitate to contact us on the above number.

Yours sincerely,

Christopher Holley

Christopher Holley
Account Executive

Confirmation of Cover

Your cover is based on the information provided by you. We have based our recommendation on a fair analysis of the range of insurers that we deal with and have selected this policy taking into account its close match with your requirements on cover and price.

You asked for: Tradesman & Professionals Package Insurance

Business Activities: Painter & Decorator

Recommendation: We have concluded the following policy most closely meets your requirements:

Tradesman & Professionals Package - Imarket QBE Tradesman

POLICYHOLDER	Pro Glos Decorating Ltd
INSURER	QBE UK Limited
POLICY NUMBER	00022418TRA
PERIOD OF INSURANCE	20/05/2022 to 19/05/2023
BUSINESS DESCRIPTION	Painter & Decorator

Cover

Legal liability to the proposer, employees and third parties plus additional contract related property covers as specified below.

Business

Business Description:	Painter & Decorator
Primary Trades:	Painter and Decorator

Employee Details

Director(s)

Name	Main Activity
Mr James Price	Manual Work
Mr John Sherwood	Manual Work

Labour Only Sub-Contractors

Main Activity	Number in Group
Manual Work	4

Bona Fide Sub-Contractors

Main Activity	Number in Group
Manual Work	1

Sums Insured/Limits of Indemnity

Employers' Liability

Limit of Indemnity: (£) 10,000,000

Public Liability

Limit of Indemnity: (£) 5,000,000

Legal Expenses

Limit of Indemnity: (£) 100,000

Excess: (£) 0

Endorsements

TRA315 Exclusion - Paint spraying

Subject To

20001: Policy wording version PTR131120

20004: The standard QBE Tradesman policy wording contains a Heat away from premises condition

20005: The standard QBE Tradesman policy wording contains a Hazardous locations exclusion and a Hazardous work exclusion

20006: The standard QBE Tradesman policy wording contains a Bona fide subcontractors insurance check condition

20007: The standard QBE Tradesman policy wording contains a Bona fide subcontractors payment condition

Comments

The depth limit is 3m.

The Employer's Liability Indemnity Limit is £10,000,000

The business stock excess is £250.

The business equipment excess is £250.

Legal Expenses Cover including Contract Dispute is automatically provided with a limit of £100,000

Endorsements: Before proceeding with cover please take time to read through the endorsements attached to the quotation as noted. Failure to adhere to these may render your policy invalid. Please ensure that you are able to comply with these in all circumstances. If you have any queries or doubts please contact us for advice.

Premium Breakdown:

Premium payable incl. Insurance Premium Tax @ 12%:	£728.60
Administration Fee:	£40.00
Total Insurance Cost:	£768.60

Please remember that the policy does not cover for the following items (unless stated above):

- Hired-in plant and machinery
- Design/Professional Indemnity
- Employers Liability Insurance
- Personal Accident Cover

Payment Methods:

- By cash, cheque, credit or debit card or by BACS.
- By direct debit – Please call for details charged on the instalments.

Please carefully read the 'Pre-Contract Credit Information' document and keep it safe for futures reference, before signing and returning the separate agreement to us as discussed.

Due to the implementation of the Employers' Liability Tracing Office (ELTO), please notify us of your Employer Reference Number, which is also referred to as 'Employer PAYE Reference' number (where Employers Liability cover is in place). This can be found on mandatory documents including P45, P60, P11/D and on most payslips.

STATEMENT OF INSURANCE FACT

PLEASE READ THIS VERY CAREFULLY

Your insurance contract has been prepared based upon the information which has been disclosed by you and is included in the attached statement of fact. It is important that you check the form thoroughly and if you are satisfied that, to the best of your knowledge and belief, the information is correct no further action is required. Please retain the statement of fact with your insurance policy.

If any details are incorrect or missing you must amend the statement of fact and return it to us immediately with the relevant information. Failure to do so could invalidate your insurance. We will then notify you of any changes in the premium or policy terms and conditions.

We would draw your attention to the following Important Notes, which your insurer has included within the statement of fact.

- It is important that you should disclose all material facts; that is, those that would influence an insurer in the acceptance or assessment of your proposal. Failure to disclose such facts may result in claims not being met. If you are in doubt about whether a fact is material, you should disclose it.
- You should keep a record (including copies of letters) of all information supplied to us for the purpose of entering into this contract.
- A copy of this statement of fact will be supplied to you on request within a period of 3 months after its completion.
- We may pass the information you have given us to other companies who supply products/services in relation to our products.

Insurers and their agents share information with each other to prevent fraudulent claims and to assess whether to offer insurance including terms via the Claims and Underwriting Exchange Register operated by Insurance Database Services Ltd. Lists of participants are available on request. In dealing with your application this register may be searched. In the event of a claim, the information you supply on this form and the claim form together with other information relating to the claim, will be put on the register and made available to participants.

Important Notes – Please Read

When reading your policy, you should do so with reference to the schedule. The policy booklet is a standard wording, and so your schedule details your trade, the limit of cover of cover provided, the number of employees you have disclosed and notes the operative parts of your policy, as well as any special terms and conditions or warranties and endorsements (warranties and endorsements are requirements of you that must be met or in place for a claim to be successfully made under the policy).

It is therefore very important that you invest a little time to read both your policy and schedule carefully. Please do contact us if you are unsure on any point or you would like us to go through the policy with you.

Should you undertake any additional trades or activities, or should your trade change, or should you add any employees (including labour only subcontractors) even on a temporary basis, please let us know right away so that we can ensure adequate cover is in place.

If you think that the policy and schedule do not accurately reflect your understanding of the insurance arranged, or the type of work you undertake or type of property you work on changes, or you cannot comply with the endorsements (now or at any time in the future), please contact us immediately.

The following notes outline some of the limitations/exclusions and considerations common to most policies. These notes (which are not exhaustive) are intended to guide your understanding and are put together based on some of the issues we have seen across the industry over the years. They do not replace or change the wordings that are detailed in your policy documents:

- All policies have a restriction relating to the work on hazardous premises. If your policy has further restrictions as to the property types covered these will be noted on the enclosed quotation and your policy schedule. You should read these carefully and advise if, on reflection they do not meet your working practices or requirements. Where additional restrictions apply, your insurance will not cover you for work on any premises not listed. If you ever intend to work on other type of property, or have any doubts or concerns, you must tell us before that work commences so that we can arrange the appropriate cover
- Please pay particular attention to the exclusion regarding liability resulting from pollution or contamination, which is detailed in your policy, and ensure you read this fully. In addition, any liability as a result of exposure to asbestos is excluded as standard within all policies.
- If you use heat (which must be disclosed to your insurers) your policy will require you undertake certain precautions. This will, for example, include the requirement to clear the worked upon area of combustible materials, to ensure appropriate fire extinguishing equipment is to hand and that the area where heat is used is inspected regularly for a defined period once you have finished to ensure that the area is safe. Please refer to your insurers' heat condition clause for the specifics of this.
- It is a legal requirement to have Employers Liability cover in place for all employees. Whether you need employers liability insurance for someone who works for you depends on the terms of the contract with them, which could be spoken, written or implied. What matters is the real nature of your relationship with the people who work for you and the nature and degree of control that you have over the work they do. From an employer's liability perspective, it may not matter whether you usually call someone an employee or self-employed or what their income tax status is. If you are unsure whether somebody would be classified as an employee, please ask.
- Your policy will not cover the cost of rectifying work carried out to a poor standard, or the actual item you are working on (unless agreed by underwriters), or work not carried out in accordance with instructions received.
- Where cover includes Employers Liability please note it is a legal requirement to display your certificate of insurance in a prominent position where staff can read it.

These notes only refer to the policy we are offering, and we cannot be responsible for any deficiencies in your insurance programme insured elsewhere.

The following is a summary of the different types of policy that we can offer. This list is not exhaustive: should you require any additional information regarding these or any other form of insurance we would be delighted to assist.

1. Directors and Officers – This protects directors, officers, managerial and supervisory employees against claims arising from their actions and decisions made on behalf of their company. It also reimburses them for the often considerable legal costs that they incur in defending a claim.
2. Commercial Combined Insurance - Package policy for companies of all sizes which can include insurance for buildings, contents, stock, goods in transit, employers' liability, public & products liability, money, business all risks, & business interruption. Primarily for manufacturers, distributors and non-retail outlets.
3. Commercial Legal Expenses - This can be sold as an extension to other commercial policies or as a standalone policy providing there is at least one employee.
4. Commercial Property Owners - Buildings insurance for most types of commercial premises including blocks of flats and let residential properties. Optional covers include loss of rent, day one cover, Employers' Liability and landlords' contents insurance.
5. Contractors All Risks - Including public, products and employers' liability, employees' tools, own plant, hired in plant, temporary buildings & contract works. The premium will normally depend on limits of liability, wages & turnover.
6. Engineering Insurance - Includes stand-alone cover for most types of plant, machinery and equipment including computer policies and machinery movement. Statutory engineering inspection policies can also be arranged e.g. for fork lift trucks or lifts.
7. Goods in Transit - We can quote for most types of goods and occupations. Cover can be arranged on all risks basis, RHA conditions of carriage or CMR cover for European risks.
8. Homeworkers - We can insure most self-employed people who work from home for business contents & liability cover. Extensions to this include work away liability & business all risks. The homeworkers policy is normally sold as a separate policy to household contents, but we can include home buildings & contents if required.
9. Liability - Public, Products and Employers' liability. Cover can be arranged either on a 'per capita' basis up to a maximum of 12 employees, or on a 'wages and turnover' policy for larger risks and for high risk liability. Wages and turnover policies have no limit on the number of employees or sub-contractors. Standard limit of indemnity is normally up to £5,000,000 but we have access to schemes where a higher limit is required.
10. Motor Trade - We have specialist schemes for full time motor traders. Cover can be arranged for Motor Trade Road Risks, Motor Trade Liability, or a Combined Motor Trade Policy where the insured trades from a commercial premises. Cover can be extended to include stock, Liability, Sales/Service Indemnity, Money & Glass, Buildings, Contents and Machinery and Engineering Insurance
11. JCT Contract Clause 21.2.1 – Available for builders to cover non-negligent building works.
12. Professional Indemnity - Policies are available for most professional occupations. Directors' & Officers' cover is also available. Clients should be made aware they need to complete a proposal form before we can provide a quotation due to the varying degrees and categories of work undertaken and CV's are often required.
13. Shops, Offices, Pubs, Hotels, Restaurants and Sports & Social Clubs - Package policies are available for premises of all sizes.
14. Terrorism Insurance – As this is now excluded from most policies Terrorism cover can be added to most policies for an additional premium.