

Contractor's Combined Policy Schedule



The Insured: Mr Niels Elffers

Trading Name Kingfisher Locksmiths
The Insured's Business: Locksmiths

The Insured Postal Address: 3 High Banks
Wymondham
NR18 0UZ

Policy Number: KR699994/3161539
Effective Date: 18/08/2017 Date of Issue: 20/07/2017
Period of Insurance: Renewal Date: 17/08/2018

This schedule is part of the policy bearing the above policy number.

Details of Directors, Partners and Employees

Number of Principals/Partners/Directors involved in manual work.	1
Number of Principals/Partners/Directors involved in Administrative/Clerical work.	
Number of Employees (Manual workers, Excluding bona fide subcontractors)	0
Number of Employees (Administrative/Clerical)	0
Number of Part-Time Employees (Less than 16 hours per week)	0

Premiums

Annual Premium	£45.70
Insurance Premium Tax	£5.48
Total Annual Premium Including IPT	£51.18

Sections Included

Section	Effective Date
Public and Products Liability	18/08/2017
Personal Tools	Not Insured
Employers Liability	Not Insured
Contract Works	Not Insured
Owned Plant	Not Insured
Hired-in Plant	Not Insured
Employee's Personal Tools & Effects	Not Insured
General Terms and conditions	18/08/2017

Public and Products Liability

Limits of Liability

Public Liability	£1,000,000	Products Liability	£1,000,000
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Pollution and Contamination	£1,000,000		
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Excesses

You will pay the amount shown here of the cost of each and every occurrence of damage:	£250.00
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Endorsement Description

ZL200 Excluding The Failure To Perform

This policy does not cover any claim or claims arising out of the failure (or partial failure) of any alarm system or component thereof supplied by you or which form part of any work that you have completed failing to perform as intended or expected.

Personal Tools

Limits of Liability – Personal Tools

Up to the amount shown here for all claims arising:	N/A
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For *you* or any one *employee* during the period of insurance

Excesses

You will pay the amount shown here of the cost of each and every occurrence of damage:	N/A
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Endorsements

None

Employer's Liability

Limit of Liability

Not Applicable

Endorsements

None

Contract Works

Limits of Liability – Contract Works

Up to the amount shown here for all claims arising from any one *contract* or *speculative development*. N/A

Excesses

You will pay the amount shown here of the cost of each and every occurrence of damage to *Contract Works*: N/A

None

Owned Plant

Limits of Liability – Owned Plant

Up to the amount shown here for all claims arising: N/A
Any one occurrence

Excesses

You will pay the first amount shown here of the cost of each and every occurrence of damage to *Owned Plant*: N/A

Endorsements

Hired-in Plant

Limits of Liability - Hired-in

Up to the amount shown here for all claims arising: N/A
Any one occurrence

Excesses

You will pay the first amount shown here of the cost of each and every occurrence of damage to *Hired-in Plant*: N/A

Endorsements

None

Employees' Personal tools and effects

Limits of Liability – Employees' personal tools and effect

Up to the amount shown here for all claims arising: N/A
For *you* or any one *employee* during the period of insurance.

Excesses

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

Endorsements

None

Hazardous Works

This policy does not indemnify the Insured in respect of any claim arising in connection with:

- (a) any work of demolition except demolition carried out by employees of the Insured
 - (1) of buildings or part of a building when such work forms part of a contract for reconstruction, alteration or repair by the Insured
 - (2) of other structures not exceeding 4 metres in height and not forming part of any building
- (b) the construction, alteration or repair of towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, docks, tunnels, mines, dams, coastal defence or flood prevention
- (c) pile driving, quarrying or the use of explosives
- (d) Work undertaken at airports, airfields, on or in or adjacent to jetties, on or in any ship, vessel, water craft or air cushioned vehicle, at railways, nuclear sites, refineries, gas or chemical works, power stations, petrol tanks and offshore and under water and/or over and/or in water
- (e) Manual work overseas, outside the European Union or offshore
- (f) Asbestos or silica removal

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