



redefining / standards

Date of issue  
**14 February 2020**  
Policy number  
**AC TRM 4365425**  
Policy wording version  
**CLTR0001P-E**

# Your policy

## Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

## What's enclosed

- Your statement of fact

## What you need to do next

- Please read the following documents carefully to check the details are correct and that the level of cover meets your needs:
  - The schedule
  - Your statement of fact
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

## Change of details?

Please contact your insurance adviser if any of these details need to be changed.

## Your broker's details

Name	COVERSURE INSURANCE SERVICES LTD
Agency number	4678758

# Your schedule

## Tradesmen Insurance

### Your details

<b>The insured</b>	Elite Paving and Landscapes Ltd
<b>Correspondence address</b>	Unit 40, 81 Lee High Road London Kent United Kingdom SE13 5NS

### Helpful information

► **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.

### Your period of insurance

Date this policy starts	14 February 2020
Date this policy expires	13 February 2021
Renewal date	14 February 2021

### Your business details

Estimated annual turnover	£50,000
The total number of people working in the business (including all partners, principals and proprietors)	1

► We are unable to accept insurance if your turnover exceeds £500,000 or the total number of people exceeds 8

### Your business description

Business activity	Paving Patio & Path Laying Landscape Gardener Drive Laying Fence Erecting
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► The **Business description** is the activities you are covered for.

### Your covers

<b>Public liability</b>	✓ covered
Limit of indemnity	£1,000,000
<b>Personal accident</b>	✗ not covered
<b>Employers' liability</b>	✗ not covered
<b>Business tools, plant and equipment</b>	✗ not covered

<b>Hired in plant</b>	<b>* not covered</b>
<b>Contract works</b>	<b>* not covered</b>
<b>Legal expenses</b>	<b>* not covered</b>

### Excesses that apply to your policy

The excesses below apply to your policy.

<b>cover</b>	<b>excess</b>
Public liability (for loss or damage to property)	£250
Business tools plant and equipment	£ 0
Hired in plant	£ 0
Contract works	£ 0

➤ **Excess** is the first part of each and every claim paid by you

### Endorsements that apply to your policy

Any words in bold print are defined terms. 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.

#### 503 - Burning or welding equipment exclusion

We will not cover any **bodily injury**, loss or damage arising out of the use of electric or oxy-acetylene, burning or welding equipment.

#### 501 - Hazardous work exclusion

We will not cover any **bodily injury**, loss or damage arising out of

1. demolition work (unless **you** are doing this as part of rebuilding or alteration work)
2. piling or underpinning
3. work in or under water
4. work using explosives

#### 617 - Tree felling exclusion

We will not cover legal liability under the Public liability and Employers liability sections arising out of the felling or lopping of trees (other than the pruning of bushes, shrubs or hedges).