



Your policy schedule

Information

- The cover you have purchased under your policy and the maximum amounts payable are shown in this schedule under 'Cover applicable and maximum amounts payable'. You must read your policy including this schedule as terms (including conditions and limitations) apply, in order to ensure the cover you have purchased meets your needs.
- You may cancel your policy within 14 days of receiving it or from the start date, whichever is the later, if it does not meet your requirements provided no claims have been made. Further detail relating to the cancellation of your policy can be found in your policy wording.
- You must take care to provide accurate and complete information relating to this insurance. Please check the information you have provided in this schedule and the statement of facts. If any of the information is inaccurate or not complete the Insurers may change the terms and/or the premium or withdraw cover. Further detail relating to the disclosure and accuracy of information and the cancellation of your policy can be found in your policy wording.
- If you have any questions regarding this insurance or need to change any of the information or wish to cancel the policy, please contact your insurance broker/intermediary or adviser who deals with this insurance. The insurance broker's contact details can be found in the Terms of Business Agreement or other documents provided by that insurance broker to you.

General details

Broker / Intermediary:	BF Reg Hambly
Policy version:	1
Policy number:	BFD028/00855604/2016/001
Policy wording:	Tradesmen
Insured:	Spray Station Limited
Risk address:	The Smithy Trelill Bodmin Cornwall PL30 3HT
Business description:	Painting & Decorating - General
Period of insurance:	From 19th December 2016 to 18th December 2017 both days inclusive
Insurance premium:	£ 1,267.60
Insurance premium tax @ 10.0%:	£ 126.76
Policy administration fee:	£ 75.00
Total premium (including I.P.T):	£ 1,469.36
Date statement of facts completed:	14/12/2016
Insurer: Sections 1 & 2:	Certain Underwriters at Lloyd's
Contract number:	B1993APCB160201B
Sections 3 to 6:	Certain Underwriters at Lloyd's
Contract number:	B1993APCB160201A

Section 7: **DAS Legal Expenses Insurance Company Ltd**
Contract number: **TS5554142216**

Signed in London for and on behalf of those Underwriters subscribing to the Certificate.

Authorised signatory



Dated this 19th day of December

Excesses each and every loss:

Section One - £250 increasing £1,500 for losses arising from spraying and spray drift

Section Three - 10% of each and every claim subject to a minimum of £100 and a maximum of £500

Special conditions &/or excesses:

Excluding any injury loss or damage arising out of the use of electric or oxy-acetylene burning or welding equipment.

Excluding any injury loss or damage arising out of the use of lifting platforms ropes cradles or harness.

Subject to the policy terms and conditions.

Excluding legal liability under Section 1 (Public and products liability) and Section 2 (Employers liability) arising out of any external work undertaken at a height above the ground of 15 metres or in the case of work within a building or structure at a height above 15 metres from the surface level on which the plant equipment or implement providing the means of access to the work is placed.

Cover applicable and maximum amounts payable

The information below shows the cover you have selected under this insurance and in respect of the sections purchased, it shows the maximum amounts payable under each section or sub-section. Other maximum amounts payable may apply and these can be found in your policy.

SECTION ONE: PUBLIC AND PRODUCTS LIABILITY

Public liability – any one event

Limit of Indemnity

£ 5000000.00

Products liability - any one event and in the aggregate

£ 5000000.00

SECTION TWO: EMPLOYERS LIABILITY

Employers liability – any one event

Limit of Indemnity

£ 10,000,000.00

SECTION THREE: OWN PLANT TOOLS AND EQUIPMENT

Cover for own plant tools & equipment

Sum Insured

£ 2,500.00

SECTION FOUR: HIRED IN PLANT

Cover for hired in plant any one item

Sum Insured

Not Covered

SECTION FIVE: CONTRACT WORKS

Cover for contract works

Sum Insured

Not Covered

SECTION SIX: PERSONAL ACCIDENT

Benefit A – Death, loss of sight, loss of limb, permanent total disability following occupational accidents

Benefits

Not Covered

Benefit B – Temporary total disability, weekly benefits

Not Covered

SECTION SEVEN: LEGAL EXPENSES

Legal expenses any one claim

Limit of Indemnity

£ 100,000.00

Employment disputes and compensation awards in any one period of insurance

£ 1,000,000.00

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.