

Your Self-employed Policy Schedule
Policy Number 96SEP1005454



Renewal

Produced on 20/01/2016

This Schedule forms part of Your policy.

If the information in the Schedule is incorrect or incomplete or if the insurance does not meet your requirements, please tell Us as soon as possible. You are reminded of the need to tell Us immediately of any facts or changes which We would take into account in Our assessment or acceptance of this insurance, as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully. If you are in any doubt as to whether a fact is material then it should be disclosed to the insurer. If any changes in circumstances arise during the period of insurance cover please provide your insurer with details. We recommend you keep a record (including copies of letters) of all information provided to the insurer for your future reference.

Your Policy Details

Renewal Date	12/02/2016	Renewal Premium Due	£62.57
Policy Expires	11/02/2017	Insurance Premium Tax	£5.94
Renewal Date	12/02/2017	Total Renewal Amount Due	£68.51

Please note that your annual insurance premium may include an amount or amounts for additional services. Where the premium is being collected by instalments there may be a charge. Please read your documentation carefully to ensure you know how much you are paying in total.

This premium includes a no claims discount of -15%

Policy Wording:

<http://broker.aviva.co.uk/integrated/Jelf/SelfEmployedTradesman/PolicyWording/SHHHG1427062015/>

Changes to your Policy/Terms you need to know about before you renew:

<http://broker.aviva.co.uk/integrated/Jelf/SelfEmployedTradesman/NTP/SCPSE12653062015/>

Policyholder's Details

Policyholder	Mr Stuart Fielding
Address	26 Water Lane South Cave Brough East Yorkshire United Kingdom HU15 2HJ
The Business	Electrical Contractor

Your Insurance Adviser's Details

Number	50G249
Name	Jelf

The Schedule details for each Section are shown in the following pages.

SELF-EMPLOYED INSURANCE

The Business

Electrical Contractor

Total number of Partners/Principals/Proprietors/Directors	1
Total number of Permanent Staff	0
Total number of Temporary Employees	0
Maximum number of Labour-only subcontractors working at any one time	0
Maximum number of Bona Fide subcontractors working at any one time	0

Sum Insured

Asset Protection

Property Damage	NOT INSURED
Business Equipment - Computers, mobile electronic equipment and all other business equipment	NOT INCLUDED
Contractors Tools (including employees) - Hand tools, portable power tools and equipment used in connection with the construction industry	NOT INCLUDED
Stock - Stock in trade belonging to You or held in trust or on commission by You for which You are responsible	NOT INCLUDED
Money and Assault	Refer to Policy Wording
Contract Works	NOT INSURED

Legal Liabilities

	Limit of Indemnity
Employers' Liability	NOT INSURED
Public and Products Liability	£2,000,000
Commercial Legal Protection	£500,000

Professional Treatment

Not Insured

Excesses

Legal Liabilities

Public and Products Liability	Refer to Policy Wording
Commercial Legal Protection	Refer to Policy Wording

Any other Excesses stated in the Policy and/or Endorsements as applying

Conditions

Any Conditions stated in the Policy as applying

The following also apply:

CF261 - Use of Heat - Condition

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that under the Public and Products Liability Section of this policy that the following precautions are taken each time any

1. electric, oxy-acetylene or similar welding or cutting equipment
2. cutting or grinding equipment using abrasive disks or wheels
3. blow lamp, blow torch, hot air gun or hot air stripper
4. asphalt, bitumen, tar or pitch heater

is used away from premises which You own, hire or rent

1. BEFORE STARTING WORK

- a. Where You and any other person(s) for whom You are responsible are working at a site, a responsible person must be appointed for fire safety to ensure the following precautions are taken.
- b. Fire safety checks to identify material that might be liable to catch fire must be carried out before work commences including the areas
 - i. under floors or decks or above ceilings (including false or suspended ceilings)
 - ii. behind walls, screens, bulkheads or partitions

such checks must be repeated regularly while work is in progress immediate steps taken to extinguish smouldering or flames detected

- c. At the point of application of heat, including if there is a risk of ignition directly or by conduction, combustible materials including
 - i. under floors or decks or above ceilings (including false or suspended ceilings)
 - ii. behind walls, screens, bulkheads or partitions

must be removed. If impracticable, combustible materials within

- the immediate vicinity when using any blow lamp, blow torch, hot air gun or hot air stripper and/or
- 10 metres when using any electric, oxy-acetylene or similar welding or cutting equipment, cutting or grinding equipment using abrasive disks or wheels or any asphalt, bitumen, tar or pitch heater

must be covered and protected by overlapping sheets or screens of non-combustible material.

- d. All gaps or holes through which sparks or flames could pass must be covered by non-combustible material

2. WHILE WORK IS IN PROGRESS

- a. A sufficient number of portable fire extinguishers in full working order and suitable for dealing with the type of fire risk expected must be kept available at the point of application of heat and used immediately smoke, smouldering or flames are detected.

- b. Heat equipment
 - i. must not be
 - lit until immediately before use
 - left unattended while lit, switched on or hot
 - ii. must be extinguished immediately after use
 - c. Cylinders
 - i. must not be changed while the equipment is hot
 - ii. not in use must be kept at least 15 metres from the burner
 - d. Paraffin or petrol powered equipment
 - i. must be filled/refilled in the open
 - ii. must not be filled/refilled while hot
 - e. Asphalt, bitumen, tar or pitch
 - i. must only be heated in the open and
 - ii. in a container designed for that purpose, placed on a non-combustible surface at ground level
3. AFTER FINISHING WORK
- a. Hot waste materials and welding rods must be removed and safely disposed of
 - b. A final fire safety check must be carried out between 30 and 60 minutes after work has finished and immediate steps taken to extinguish smouldering or flames detected

Any Conditions are subject otherwise to the terms and exceptions of the policy.

Endorsements

Any Endorsements stated in the Policy as applying

The following also apply:

EF216 - High Risk Premises - Excluding

We will not provide indemnity under the Employers Liability Section (where insured under this policy) and the Public and Products Liability Sections of this policy in respect of work

- 1. on or in
 - 1. power stations or nuclear installations/establishments
 - 2. oil, gas or chemical
 - 1. refineries
 - 2. bulk storage
 - 3. production premises
 - 3. mainframe computers or rooms containing mainframe computers
 - 4. aircraft, aerospace systems or hovercraft
 - 5. watercraft other than work, not involving the use of heat, on or in watercraft in docks, harbours, boatyards or inland waterways
 - 6. railways or airports
- 2. underground or underwater

EF218 - Work Away Outside UK - Excluding

We will not provide indemnity under the Employers Liability Section (where insured under this policy) and the

Public and Products Liability Sections of this policy in respect of:

1. Work carried out outside Great Britain, Northern Ireland, the Isle of Man, the Channel Islands or the Republic of Ireland.
and
2. Where work carried out within the Republic of Ireland exceeds 20% of Your annual turnover.

EF226 - Height Limit

We will not provide indemnity under the Employers Liability Section (where insured under this policy) and the Public and Products Liability Sections of this policy in respect of work undertaken at height where the drop exceeds 10 metres.

EF227 - Alarm Installations

We will not provide indemnity under the Public and Products Liability Section of this policy in respect of the failure or alleged failure or unsuitability of any Products Supplied comprising fire or intruder alarms to correctly perform their intended function.

EF357 - Excess - Heat Use

In respect of Damage to Property under the Public and Products Liability Section of this policy arising out of any

1. electric, oxy-acetylene, or similar welding or cutting equipment
2. cutting and grinding equipment using abrasive disks or wheels
3. blow lamp, blow torch, hot air gun or hot air stripper
4. asphalt, bitumen, tar or pitch heater

used away from premises which You own, hire or rent an Excess of £500 in respect of Compensation Costs and Expenses applies to each and every event.

EF358 - Excess - Third Party Property Damage

In respect of Damage to Property under the Public and Products Liability Section of this policy caused by

1. You or
2. work carried out by You or on Your behalf

away from premises which You own, hire or rent, an Excess of £250 in respect of Compensation Costs and Expenses applies to each and every event unless the Damage is subject to a more specific Excess.

Any Endorsements are subject otherwise to the terms and exceptions of the policy.