

POLICY NUMBER PPSE/0121559



POLICY SECTIONS

| | |
|---|---------------------------|
| SECTION 1 LIABILITY | Limit of Indemnity |
| Sub-Section A - Public Liability | £2,000,000 |

Number of People Insured for manual work - 3

Standard excesses that apply:

| | |
|------------------------------------|------|
| Third Party Property Damage Excess | £100 |
|------------------------------------|------|

| | |
|---|------|
| If an Insured has less than two years experience in the trade, any excess is increased by a further | £250 |
|---|------|

Any additional Excesses are shown in the Endorsements Applicable to the Policy.

| | |
|---|---------------------------|
| Sub-Section B - Employers Liability | Limit of Indemnity |
| Number of Employees insured for manual work - 3 | £10,000,000 |

Public Liability **Excesses** are increased by £250 where **Insured** has had less than 2 years experience in the trade

| | |
|---|---|
| Section 2 TOOLS and Stock in Transit | Limit of Indemnity |
| Number of people insured for Tools and Stock in Transit - Nil | Not operative (£1000 Single Article Limit Applies) |

Standard excesses that apply:

| | |
|------------------------|------|
| Each and every claims: | £100 |
|------------------------|------|

Any additional Excesses are shown in the Endorsements Applicable to the Policy.**SECTION 3 CONTRACTORS ALL RISK****Contract Works**

| | |
|----------------------------------|--------------------|
| (Maximum Value Any One Contract) | Not Insured |
|----------------------------------|--------------------|

Own Plant & Equipment

| | |
|---------------------------------|--------------------|
| (Maximum Payable Any One Claim) | Not Insured |
|---------------------------------|--------------------|

Hired In Plant

| | |
|---------------------------------|--------------------|
| (Maximum Payable Any One Claim) | Not Insured |
|---------------------------------|--------------------|

| | |
|---------------------------------|----------------------|
| SECTION 4 LEGAL EXPENSES | Not Operative |
|---------------------------------|----------------------|

Please refer to the separate Business Legal Guard Policy wording for full details**Ageas Insurance Limited**

Ageas House The Square Gloucester Business Park Brockworth Gloucester GL3 4FA

Telephone 0345 122 3292 Facsimile 0345 122 3284

Registered Office Address Ageas House Hampshire Corporate Park Templars Way Eastleigh Hampshire SO53 3YA Registered in England and Wales. No 354568

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SECTION 5 PERSONAL ACCIDENT GROUP
Category

Principals, Partners, Proprietors and All Employees **Not Insured**
(excluding Temporary Employees, Students, Work
Experience Persons or Volunteers)

Category

Principals, Partners or Proprietors Only **Not Insured**

Category

Employees Only (excluding Temporary Employees, **Not Insured**
Students, Work Experience Persons or Volunteers)

Endorsements Applying to the Policy

Summary of Endorsements by Trade

Double Glazing

SE22 SE27 SE30 SE31 SE63 SE66 Z241

Refer to the attached continuation schedule for the full wording of any additional Endorsements noted above, Claim Notification details and additional Helpline numbers available to you

Endorsement Detail**SE22 Manufacturing Processes - Exclusion to Section 1 - Liability**

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with any manufacturing process.

SE27 - Clerical Workers - Extension to Section 1 - Liability

Section 1 - Liability extends to include cover for a maximum of 6 clerical **Employees** (persons carrying out bookkeeping, clerical administration or secretarial work).

SE30 Damage to Property Being Worked Upon

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with **Damage to Property** on which the **Insured** or his **Employees** are actually working.

SE31 Type of Premises and Building Height - Exclusion to Section 1 - Liability

The **Company** shall only indemnify the **Insured** in respect of claims arising from or in connection with work in or on:

- a) private dwellings, flats, maisonettes, schools, shops, offices, restaurants public houses, hotels or nursing

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- homes
and
b) where the building height of the premises (as shown in a) above) does not exceed 15 metres from ground level

SE63 Guttering and Fascia Board work above 5 metres - Exclusion to Section 1 - Liability

The **Company** shall not indemnify the **Insured** in respect of any claim arising from or in connection with installation repair or dismantling of guttering and fascia boards at heights exceeding 5 metres.

SE66 Full Business Description

The full description of the insured **Business** is Glaziers, Double Glazing, Window & Door Fitters & Conservatory Installers (Ex Guttering and Fascia Board except on Buildings less than 5 metres high).

Z241-Amendment to Section 4 - Legal Expenses

Section 4 - Legal Expenses detailed in your main Policy wording is no longer operative.

Where cover is operative please refer to the separate Business Legal Guard policy wording for full details of the cover, terms, conditions and exclusions.

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LEGAL & BUSINESS HELPLINE SERVICES

As an Ageas policyholder with a current Policy you are automatically entitled to use the following helpline services. All helplines apply to the UK unless otherwise stated. To help us to check and improve our service standards calls are recorded.

BUSINESS LEGAL ADVICE - 0345 122 8931

This helpline is available 24/7, 365 days a year to provide confidential legal advice over the phone on legal problems affecting your business, under the laws of the member countries of the European Union, the Isle of Man, the Channel Islands, Switzerland and Norway.

UK TAX ADVICE - 0345 122 8931

This helpline is available between 9.00am and 5.00pm from Monday to Friday to provide confidential advice over the phone on any tax matters affecting your business, under the laws of the United Kingdom.

BUSINESS EMERGENCY ASSISTANCE - 0345 122 8935

This helpline is available 24/7, 365 days a year to arrange help straight away if an unforeseen emergency causes damage to your business premises or creates a health and safety hazard. We will contact a suitable repairer or contractor and arrange assistance on your behalf. All costs of assistance provided are your responsibility.

CONFIDENTIAL COUNSELLING HELPLINE - 0345 122 8934

This helpline is available 24/7, 365 days a year offering confidential support if an employee needs help to cope with a source of upset, stress or anxiety. Due to their sensitivity counselling calls are not recorded.

Please do not phone the helpline service numbers to report a general insurance claim.

We will not accept responsibility if the helpline services fail for reasons beyond our control.

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