

Contractors Insurance

Policy Schedule

Policy Number: LX29306696



Effective Date: 00:00 hrs on 21/02/2025

Renewal Date: 12:00 hrs on 21/02/2026

The Insured David Russell t/as D Russell Electrical Services

Postal Address 19 Wellesley Drive, Glasgow, G75 8TR

Renewal Premium	£1,322.07	Last Year's Premium	£1,516.61
Insurance Premium Tax (IPT at 12.0%)	£158.65	Insurance Premium Tax (IPT at 12.0%)	£182.00
Total Renewal Premium	£1,480.72	Last Year's Total Premium*	£1,698.61

*If you have made any changes to your policy in the last 12 months the amount shown as Last Year's Total Premium is what you would have paid if the changes had been in place at the start of your last policy year.

Business Description

Electrical Contracting

Please read this schedule carefully and check that it meets your requirements. The premium, terms and conditions of your Policy have been based on the information we have received from you. If any of the information is incorrect it is important that you contact **NICEIC Insurance Services** so that your cover remains operative. If you have any doubts about what you should disclose, then please contact **NICEIC Insurance Services**.

This Schedule should be read in conjunction with the Contractors Insurance Policy Summary (ACOM9543_1) and Contractors Insurance Policy Booklet (ACOM9542_1).

Should you require copies of any of these documents please contact **NICEIC Insurance Services**.

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Section of Cover		
Section 1:	Public Liability	Insured
	Limit of Indemnity	£10,000,000
	Number of Persons	
	Manual	5
	Clerical	2
	Temporary employees	0
	Excesses	
	Third party property damage	£250
	Third party property damage (Escape of water)	£500
	Use of heat	£500
	Underground services	£500
	Efficacy	Insured
	Limit of Indemnity	£100,000
	Excess	
	All losses	£2,500 or 10% of the value of the loss, whichever is greater
	Financial Loss	Not Insured
Section 2:	Employers' Liability	Insured
	Limit of Indemnity	£10,000,000
	Number of Persons	
	Manual	4
	Clerical	2
	Temporary employees	0
Section 3:	Tools	Not Insured
Section 4:	Contract Works	Not Insured
Section 5:	Personal Accident	Not Insured
Section 6:	Commercial Legal Expenses	Insured
	The maximum amount the Insurer is liable to pay under	Limit of Indemnity

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this Section is:

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|---|------------|
| 1. Any One Claim other than a Claim relating to a Business Aspect Enquiry, Jury Service Allowance and Witness Attendance Allowance | £250,000 |
| 2. Any One Claim relating to a Business Aspect Enquiry | £2,000 |
| 3. Any One Claim relating to a Jury Service Allowance | £5,000 |
| 4. Any One Claim relating to Witness Attendance Allowance | £5,000 |
| 5. For all Claims in the aggregate first notified to the Insurer during the period of insurance (collectively "the Limit of Indemnity") | £1,000,000 |

The above amounts are all inclusive of Legal Expenses, Awards of Compensation and Data Protection Compensation Awards.

You can access all the additional services and benefits of your legal expenses policy, including a free legal health check and free legal advice helpline, by visiting www.allianzlegal.co.uk.

To register for Allianz Legal Online, which provides legal support and templates for over 140 business and legal documents, your registration code is ALP1222GBA. Master Policy Reference: 36933

Section 7:	Property Damage	Insured
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Premises Address

7 Barbreck Road, Glasgow, G42 8PY

Sums Insured

Stock (excluding Hazardous Stock and stock in the open)	£6,000
Computers and Electrical Office Equipment	£0
Contents	£0

Excess

All losses	£100
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Section 8:	Goods in Transit	Not Insured
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Section 9:	Professional Indemnity	Insured
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Limit of Indemnity	£300,000
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Excess

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Policy Number: LX29306696



All losses		£250
Section 10:	Directors and Officers Liability	Not Insured

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Policy Number: LX29306696



Clauses

The clauses shown below apply to your Policy.

The following clause applies in relation to the trade(s) of Electrical Contracting

76 Section B - Public and Products Liability - Use of Heat Limit of Indemnity

In respect of Injury or Damage to property caused by or arising from the use or application of heat;

- a. the Limit of Indemnity stated in the Schedule is deleted, and;
- b. the Insurer's liability for all compensation payable in respect of any one occurrence or all occurrences of a series consequent on or attributable to one source or original cause will not exceed £5,000,000.

The following clause applies in relation to the trade(s) of Electrical Contracting

2 Premises Restriction

This Policy does not cover any work other than in connection with work in or on buildings or that form part of any building (including the grounds thereof) occupied solely as:

- a) private dwellings
- b) shops
- c) offices
- d) hotels
- e) public houses and restaurants
- f) guest houses
- g) schools or colleges
- h) residential, retirement or nursing homes

The Insurer will not be liable in respect of Injury or Damage caused by or in connection with work in or on any premises that are not defined in a to h above.

The following clause applies in relation to the trade(s) of Electrical Contracting

6 Aerial Erection Exclusion

Sections 1 and 2 of this Policy do not cover work in connection with the installation or repair of external radio or TV aerials.