



Summary of cover

April 2014

Why choose AXA's Tradesmen Insurance policy?

Tailor-made for your business

The Tradesmen Insurance is available to self employed people whose business is based in Great Britain, Channel Islands and the Isle of Man, have a turnover of less than £500,000 and employ no more than 8 people including principals, partners and directors.

Automatic cover

Public liability cover is included automatically. You can then select from a range of optional covers which best meet your business needs.

Optional covers

To offer you the most comprehensive cover, the policy can provide a wide range of optional covers to protect your business. Optional covers are

- Personal accident
- Employers' liability
- Business tools, plant and equipment
- Hired in plant
- Contract works

Competitive pricing

We only charge for the cover you select – we won't charge you for cover you don't need.

Individual priced trades

Each trade is priced individually, meaning that you pay the appropriate premium for the type of work you carry out.

Flexibility

Public liability cover for temporary staff is automatically provided for up to 50 days in any period of insurance. This is useful if you need to take on extra staff temporarily to cover busy periods.

About this document

This document is a summary of the insurance provided by the Tradesmen Insurance and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request.

Policy summary

Features and benefits

Public liability

Cover offered

Legal liability (including claim costs) for accidental injury, damage to material property and nuisance or wrongful arrest for the business activities of permanent employees

For work within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Cover extends to temporary manual work within the European Union (EU) by people ordinarily living in Great Britain for up to 180 days in any one period of insurance

Compensation for court attendance

Contingent motor liability

Indemnity to principals

Data Protection cover

Defective Premises Act cover

Legal costs and expenses in connection with manslaughter, corporate manslaughter, corporate homicide or culpable homicide defence

Personal liability whilst anywhere in the world temporarily in connection with the business

Legal costs in respect of an alleged breach of statutory duty under Health and Safety, Consumer Protection or Food Safety legislation

Standard cover

Flexibility to select between a £1million and £5million limit of cover

✓

£250 per day for each day that your attendance is required

✓

✓

£250,000 in any one period of insurance

✓

£1million in any one period of insurance

The limit of cover will be the same as the standard cover

£1million in any one period of insurance

Features and benefits *continued*

Temporary employees provided that the total number of working days for all temporary employees is less than 50 days in any one period of insurance ✓

Sudden, identifiable and unexpected pollution and contamination ✓

Features and benefits – Optional covers

Personal accident

Cover offered

Applies to selected employees up to 75 years of age

Capital benefits payable for death, loss of sight, hearing or speech, loss of limb and permanent total disablement

Disappearance of an insured person

Available cover

Flexibility to select between a £2,000 and £5,000 limit of cover

Flexibility to select between a £2,000 and £5,000 limit of cover

✓

Employers' liability

Cover offered

Limit of Indemnity A – all incidents except any arising from terrorism

Limit of Indemnity B – all incidents arising from terrorism

For work within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Cover extends to temporary work within the European Union (EU) by people ordinarily living in Great Britain for up to 180 days in any one period of insurance

Compensation for court attendance

Available cover

£10million

£5million

✓

£250 per day for each day that your attendance is required

Features and benefits – Optional covers *continued*

Legal costs and expenses in connection with manslaughter, corporate manslaughter, corporate homicide or culpable homicide defence	£1million any one period of insurance
Indemnity to principals	✓
Legal costs arising in respect of an alleged breach of statutory duty under Health and Safety legislation	£1million any one period of insurance
Temporary employees provided that the total number of working days for all temporary employees is less than 50 days in any one period of insurance	✓
Injury to working partners	✓
Compensation for unsatisfied court judgements	✓

Business tools, plant and equipment

Cover offered	Available cover
All risks subject to certain exclusions	✓
Applies to	
Business stock belonging to you within the policy territories	Maximum sum insured £5,000
Construction plant and machinery belonging to you	Maximum sum insured £25,000
Portable tools and equipment belonging to you or the property of partners, principals, directors or employees used on the site of a contract, carried out by you in connection with the business	Maximum sum insured £10,000 with a single article limit of £1,000
Cover for Construction plant and machinery, and Portable tools and equipment extends to include the EU for temporary work undertaken by people ordinarily living in Great Britain for up to 180 days in any one period of insurance	

Features and benefits – Optional covers continued

Automatic reinstatement of sum insured (other than stock, which is the basis of value at time of loss)	✓
Costs incurred in recovering immobilised property	✓
Financial interest cover	✓

Hired in plant

Cover offered	Available cover
All risks subject to certain exclusions	✓
Applies to hired in plant whilst on the site of any contract or in transit and used in connection with the business within <ol style="list-style-type: none"> 1 the policy territories 2 the EU for temporary work undertaken by people ordinarily living in Great Britain for up to 180 days in any one period of insurance 	Choice of cover limits – £10,000, £25,000 and £50,000
Automatic reinstatement of sum insured	✓
Costs of continuing hire charges following loss or damage to hired machinery	Up to £25,000 any one hire agreement
Costs incurred in recovering immobilised property	✓

Contract works

Cover offered	Available cover
All risks cover subject to certain exclusions	✓

Features and benefits – Optional covers *continued*

Applies to contract works carried out in performance of any contract or development including materials used on the site or in transit within	Choice of cover limits – £100,000, £250,000 or £500,000
1 the policy territories	
2 the EU for temporary work undertaken by people ordinarily living in Great Britain for up to 180 days in any one period of insurance	
Automatic reinstatement of sum insured	✓
Debris removal and professional costs	✓
Escalator clause, automatic increase in the sum insured if there is a rise in the value of the contract	Up to 20% of the sum insured
European community and public authority cover	✓
Expediting costs cover	✓
Financial interest cover	✓
Indemnity to principals	✓
Off site storage of materials within the policy territories	✓
Cost of redrawing plans and documents	Up to £25,000 any one claim
Show houses and contents	£10,000 limit per show house
Speculative building cover	✓
Subcontractors cover	✓

Significant or unusual exclusions and limits

Exclusion, condition or limit	Applicable section(s)
You must tell us about any change or alteration in risk which may affect this insurance	All
Acts of fraud and intentional acts by you or employees exclusion	All
You must disclose all information relevant to this insurance and not make any statement which is incorrect	All
Reasonable care condition	All
Aircraft and watercraft exclusion	Public liability, Business tools plant and equipment and Hired in plant
Sonic bangs exclusion	Business tools plant and equipment, Hired in plant and Contract works
Loss or damage due to terrorism	Business tools plant and equipment, Hired in plant and Contract works
Loss due to unexplained disappearance or inventory shortage exclusion	Business tools plant and equipment, Hired in plant and Contract works
Wear and tear exclusion	Business tools plant and equipment, Hired in plant and Contract works
Fines and penalties imposed exclusion	Public liability and Employers' liability
Offshore exclusion	Public liability and Employers' liability
Liability excluded where compulsory motor insurance is required	Public liability and Employers' liability
Date recognition exclusion (damage caused by the failure of equipment to correctly recognise the correct date)	Business tools plant and equipment and Hired in plant
Electronic equipment exclusion	Business tools plant and equipment and Hired in plant
Motor vehicle exclusion	Business tools plant and equipment and Hired in plant

Significant or unusual exclusions and limits *continued*

Asbestos liability exclusion	Public liability
Liability assumed by agreement or contract condition exclusion	Public liability
Damage to goods supplied or used and completed works exclusion	Public liability
Advice, design or specification, inspection, certification or testing for a fee exclusion	Public liability
Electronic data exclusion	Public liability
Injury to employees exclusion	Public liability
Hazardous locations exclusion	Public liability
Exclusion of pollution and contamination unless caused by a sudden and unforeseen incident at a specific time and location	Public liability
Damage to property owned or in your custody or control exclusion	Public liability
Costs of recalling, altering or making refunds for goods or materials supplied exclusion	Public liability
Rectification of defects exclusion	Public liability
Hot work precautions condition	Public liability
Armed forces exclusion	Personal accident
Chemical weapon exclusion	Personal accident
Criminal act exclusion	Personal accident
Deliberate act exclusion	Personal accident
Drugs and alcohol exclusion	Personal accident

Significant or unusual exclusions and limits *continued*

Flying exclusion other than as a passenger	Personal accident
Hazardous pastimes exclusion	Personal accident
Pre-existing condition or disorder exclusion	Personal accident
Self inflicted injury, suicide, insanity exclusion	Personal accident
Change in circumstances condition	Personal accident
Claim evidence condition	Personal accident
Mechanical or electrical breakdown exclusion	Business tools, plant and equipment
Overnight theft from vehicle exclusion	Business tools, plant and equipment
Theft or attempted theft from an unattended vehicle exclusion	Business tools, plant and equipment
Unsecured storage of property exclusion	Business tools, plant and equipment
Cessation of work exclusion	Contract works
Completed works where a certificate of completion has been issued exclusion	Contract works
Damage to any permanent works which under contract you are not responsible for insuring exclusion	Contract works
Deeds, documents and valuables exclusion	Contract works
Existing property (including that being worked upon) exclusion	Contract works
Faulty workmanship, materials and design exclusion	Contract works
Penalties under contract exclusion	Contract works

Standard excesses

Section

Standard excess

Public liability

£250 (increasing to £500 or £1000 for certain trades)

Business tools, plant and equipment

10% of the claim amount – subject to a minimum of £100 and a maximum of £500

Hired in plant

£500

Contract works

£500

Policy duration

This is an annually-renewable policy.

Sums insured

Correct values of risk must be advised to us. If the sums insured you request are not adequate, this will result in the amount that we pay you in the event of a claim being reduced.

Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Making a complaint

If you have a complaint about your policy you should contact the agent or AXA office where it was bought.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS).

If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation for the scheme in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

This document is available in other formats.

If you would like a Braille, large print or audio version, please contact your insurance adviser.

www.axa.co.uk