



SUMMARY OF COVER

## Essential Tradesman

Per Capita Liability Insurance



# Towergate Liability and Construction Essential Tradesman – Per Capita Liability Insurance Summary of Cover

We are keen to work in partnership with You and avoid any misunderstandings.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by your Tradesman Essentials policy. For full details of the cover including complete terms and exclusions please refer to the policy document. It is important that you make a fair presentation of the risk to Us and read the policy document carefully when You receive it.

The Tradesman Essential policy is designed to cover small businesses with a maximum of 8 manual employees or 10 clerical employees, including labour only subcontractors, at any one time.

## Insurer

This policy is underwritten by Ageas Insurance Limited and the Insurer of the Legal Expenses Section is DAS Legal Expenses Insurance Company Limited. Please refer to the policy document for more information.

This policy is administered by Geo Underwriting Services Limited trading as Towergate Liability and Construction under authority granted by the insurers.

## Territorial Limit

The policy covers work undertaken by you on a Worldwide basis, with manual work restricted to UK & EU only. In respect of Products Supplied cover is granted on a Worldwide basis other than the United States of America or Canada.

## Type of insurance and cover

Offers covers for Employers Liability, Public and Products Liability, Legal Expenses, Tools and Transit, and Contract Works.

This is an annually renewable policy.

## Public & Products Liability

Cover is provided in respect of legal liability to pay compensation including legal costs for:

- accidental death or personal injury to any person excluding employees.
- accidental loss or damage to third party material property.

Cover can be taken with or without liability for products supplied.

## Employers Liability

Cover is provided for damages and legal costs that arise as a result of claims from employees suffering an injury or disease due to, and during, their employment.

## Tools and Transit

Covers Damage to portable hand tools, office equipment and personal belongings owned by You or Your Employees including Transit.

## Contract Works

Cover is provided in respect of Damage to property as follows:

- Temporary or permanent works completed or to be completed as part of a contract, including materials for incorporation.
- Constructional plant at the contract site, whilst in transit by road rail or inland waterway and temporarily stored elsewhere
- Hired in constructional and temporary buildings at the contract site, whilst in transit by road rail or inland waterway and temporarily stored elsewhere

## Legal Expenses

This section will pay legal costs including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses and accountants' fees. It will also pay the costs of appealing or defending an appeal in respect of insured incidents.

## Special Clauses

Your policy may have special clauses or endorsements applying to it which are more specific to your trade or occupation. (See policy schedule)

## How to Claim

If You need to make a claim, please contact Your insurance broker. If You need to make a claim outside of office hours please telephone Our claims line on 0344 892 0967.

Please have Your policy number to hand when calling.

## Cancellation

We may cancel this policy or any part thereof by giving 14 days notice to Your last known address. You will have the right to cancel for any reason during the 14 day period after You receive Your policy documentation, or at any other time.

Provided there have been no claims made under the policy or that no incident has occurred that is likely to give rise to a claim or that there has been no breach of any policy conditions, You shall be entitled to the return of a proportionate part of the premium in respect of the unexpired period of insurance.

## Fees

We charge underwriting fees on this policy. They are charged at New Business and Renewal for arranging and administering the cover on your behalf. The amount charged will be documented within your policy documents under the premium section.



# Towergate Liability and Construction Essential Tradesman – Per Capita Liability Insurance Summary of Cover

## Law applicable

The appropriate law as set out below will apply unless You and Us agree otherwise:

- The law applying to that part of the United Kingdom, Channel Islands or the Isle of Man in which You normally live or (if applicable) the first named Policyholder lives; or
- In the case of a business, the law applying to that part of the United Kingdom, Channel Islands or the Isle of Man where it has its principal place of business; or
- Should neither of the above be applicable, the law of England and Wales will apply.

## Complaints and Compensation

Towergate Liability and Construction's goal is to give excellent service to all our customers, but we recognise that things do go wrong occasionally. We take all complaints we receive seriously and aim to resolve all our customers' problems promptly. To ensure that we provide the kind of service you expect we welcome your feedback.

We will record and analyse your comments to make sure we continually improve the service we offer.

If you are disappointed with any aspect of the handling of your insurance, please contact the Managing Director at:

Towergate Liability and Construction  
The Octagon  
Middleborough  
Colchester CO1 1TG  
Tel: 0344 892 0965

If your complaint requires investigation by another party, we will pass details onto them to deal with in accordance with their complaints procedure. In this event, we will provide you with details of who we have passed your complaint to.

If your complaints refers to the Legal Expenses section please write to DAS Customers Relations Department at the address below:  
DAS Legal Expenses Insurance Company Limited, DAS House,  
Quay Side, Temple Back, Bristol BS1 6NH

## Refer your complaint to the Financial Ombudsman Service

If, after making a complaint to Towergate Liability and Construction or DAS, you feel that the matter has not been resolved to your satisfaction (or if Your complaint remains unresolved after 8 weeks of initially telling us) You may be able to refer Your complaint to the Financial Ombudsman Service at:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR

Tel: 0800 023 4567 (free for mobile phones and landlines)  
0300 123 9123 (calls cost no more than 01 and 02 numbers)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk)

## Financial Services Compensation Scheme

The Insurers of this policy are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if any of the Insurers are unable to meet their obligations. This depends on the type of business and the circumstances of the claim.

Further information about compensation scheme arrangements is available from the FSCS.

You can visit their website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU



# Towergate Liability and Construction Essential Tradesman – Per Capita Liability Insurance Summary of Cover

## Significant Cover Features and Benefits

Your policy includes the following significant cover features and benefits which are detailed in your policy documentation.

## Significant or Unusual Exclusions or Limitations

Your policy includes the following significant or unusual exclusions or limitations which are detailed in your policy documentation.

### Significant Cover Features and Benefits

#### Public & Products Liability

- Cover applies world-wide (excluding USA/Canada products) (Excluding manual work outside UK or EU)
- Indemnity limit of up to £5 million is available (See Policy Schedule)
- Indemnity for directors, employees and principals is included
- Cross Liabilities
- Legal expenses arising from health & safety legislation
- Compensation for court attendance (£250 per Employee per day £500 per Director/Partner or Principal per day)
- Defective Premises Act Liability
- Motor Contingent Liability
- Overseas Personal Liability
- Manslaughter Costs Extension
- Consumer Protection Act & Food Safety Act
- Tenant's Liability for Hired or Rented Buildings
- Pollution which is sudden, identifiable and unattended
- Liability for Buildings Temporarily Occupied.

#### Employers Liability

- Standard cover provides protection for legal liability world-wide for damages and legal costs of up to £10 million (Restricted to £5million in respect of terrorism) (See Policy Schedule)
- Indemnity to Principal
- Legal expenses arising from health and safety legislation.
- Manslaughter Costs Extension
- Unsatisfied Court Judgements
- Cross Liabilities
- Compensation for court attendance (£250 per Employee per day. £500 per Director/Partner or Principal per day)
- Temporary Employees for up to 50 days

### Significant or Unusual, Exclusions or Limitations

#### Please refer to the Public & Products Liability Section of the policy booklet

- Policy Excess (See Policy Schedule)
- Damage to contract Works
- Damage to property held in trust except for:
  - Personal effects, buildings temporarily occupied by You, premises hired, leased, rented or lent to You under agreement, which You would have not been responsible for in the absence of such agreement
- Product recall, replacement or guarantee
- Any product supplied
  - for use in aircraft aerospace devices or waterborne craft pharmaceutical blood products any substance of an explosive, toxic or noxious nature, firearms or munitions
  - within the United States of America or Canada or any territory within their jurisdiction
  - but not installed by You
- Excludes manual work outside the United Kingdom or European Union
- Liability for liquidated damages, fines or penalties
- Professional services provided for a separate fee or under a separate contract
- Pollution or Contamination in USA/Canada
- Terrorism (£5,000,000 maximum limit of indemnity)
- Asbestos
- Offshore
- Heat equipment precautions apply to all cases unless use of Heat is excluded by Endorsement on the policy schedule
- Underground services conditions apply to all policies
- Flammable solvent precautions apply to all policies
- Bitumastic products precautions apply to all policies
- Work on or at hazardous locations exclusion
- The use, handling, storage, removal or disposal of hazardous materials
- Demolition work unless such work forms part of a contract for erection, reconstruction, alteration or repair
- Bona-Fide Subcontractors conditions.

#### Please refer to the Employers Liability Section of the policy booklet

- Offshore
- Excludes manual work outside the United Kingdom or European Union
- Bodily injury to any Employee carried in or on a vehicle whilst being used on the road (as defined in the Road Traffic Act 1988)
- Terrorism (£5,000,000 maximum limit of indemnity)
- Work on or at hazardous locations exclusion
- The use, handling, storage, removal or disposal of hazardous materials



# Towergate Liability and Construction Essential Tradesman – Per Capita Liability Insurance Summary of Cover

## Significant Cover Features and Benefits

### Tools and Transit

- Provides cover anywhere in Great Britain, Northern Ireland, the Channel Islands and Isle of Man
- Portable hand tools, office equipment and personal belongings owned by You or Your Employees

### Contract Works

- Provides cover anywhere in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
- Cover includes removing debris, dismantling or demolishing, shoring or propping up following loss.
- Professional fees in respect of reinstatement following damage up to 10% of the sum insured
- Re-writing or re-drawing plans following damage
- Additional Interests
- Continuing Hire Charges where Hired in Plant covered up to £25,000 any one claim and £50,000 any one Period of Insurance
- Indemnity to Sub Contractors
- Automatic reinstatement of the sum insured following a loss
- Negligent breakdown of hired in constructional plant up to £5,000 any one item and £25,000 any one claim
- Speculative building – Damage to any private dwelling building being built by you other than under contract

## Significant or Unusual, Exclusions or Limitations

### Please refer to the Tools and Transit Section of the policy booklet

- Restrictions apply in respect of theft or attempted theft from an unattended vehicle between the hours of 20:00 and 07:00
- Damage to, or loss of money
- Damage to, or loss of livestock
- Theft from open sided/backed and soft sided/topped/backed vehicles or trailers unless the vehicle or trailer is stolen
- Any unexplained disappearance or inventory shortages

### Please refer to the Contract Works Section of the policy booklet

- Policy Excess (See Policy Schedule)
- War
- Terrorism
- Theft or attempted theft from any unattended vehicle unless the vehicle has all points of access closed and secured by all locks and has in full and effective operation a security alarm or between the hours of 20:00 and 07:00 the vehicle is kept within a locked and secure building yard or compound and secured in a locked boot where available or concealed from view and secured by a physically restraining security device that has been approved by Us
- Damage due to breakdown, explosion, gradual deterioration or wear and tear, rust or mildew
- Damage due to pressure waves caused by aircraft and other aerial devices
- Inventory losses
- Damage to any mechanically propelled vehicle licenced for road use other than a vehicle used solely as a tool of trade
- Damage to aircraft and watercraft
- Damage to loss of money
- Damage to existing structures
- Damages to the contract once it has been completed and handed over (Unless in contract maintenance period)
- Damage to the contract resulting from defects in the plans, design, specification, materials or workmanship
- Work on or at hazardous locations exclusion
- Use by the employer
- Damage to plant in transit and tower cranes
- Liquidated damages or other penalties, consequential loss or damage.
- Maintenance Period restricted to 12 months.
- Cessation of works conditions
- The use, handling, storage, removal or disposal of hazardous materials



# Towergate Liability and Construction Essential Tradesman – Per Capita Liability Insurance Summary of Cover

## Legal Expenses Insurance

This summary of cover provides a summary of the significant features and benefits of the cover.

For full details of cover including complete terms, conditions and exclusions please refer to the policy document.

## Insurer

This section of cover is underwritten by DAS Legal Expenses Insurance Company Limited.

The legal advice service is provided by DAS Law Limited on DAS' behalf

## Countries Covered

For insured incidents Legal defence (excluding 5 Statutory notice appeals) and Personal Injury the countries covered are The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.

For all other insured incidents, The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

## Type of insurance and cover

This section of the policy will pay legal costs up to £500,000 for all claims resulting from one or more event including solicitors' and barristers' fees, court costs, expenses for expert witnesses, costs awarded to opponents in civil cases, attendance expenses and accountants' fees and also pays the costs of appealing or defending an appeal in respect of insured incidents.

The total amount payable in any one period of insurance will not exceed £1,000,000

## Employment Disputes and Compensation

### Awards

Defending your legal rights if you have a dispute with an employee that cannot be resolved internally.

### Legal Defence

Defending your legal rights if you face a criminal prosecution, receive a statutory notice or experience problems under data protection legislation.

### Property Protection

A civil dispute relating to material property, owned by you or for which you are responsible, following physical damage, a legal nuisance, or a trespass to it.

## Personal Injury

A civil claim for damages following a specific or sudden accident that causes the death of, or bodily injury to an employee or a member of their family.

## Tax Protection

A tax enquiry; an employer compliance dispute; or a VAT dispute.

## Commercial Legal Advice and Tax Advice

Provide confidential legal advice over the phone on any commercial legal problem or tax matters affecting your business.

## Counselling Helpline

Provide all employees (including any members of their immediate family who permanently live with them) with a confidential counselling service over the phone.

**Towergate Liability and Construction**

The Octagon, Middleborough, Colchester, Essex CO11TG

Towergate Liability and Construction is a trading name of Geo Underwriting Services Limited,  
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