

**Contractors Combined
Renewal
Schedule**



Your Agent is: County Insurance Services Limited

Agency No: 538

Address: County House, Glyme Court
Langford Lane
Kidlington
Oxfordshire

Postcode: OX5 1LQ

Telephone No: 01865 290920

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Arista Insurance Limited (FRN 459593) an appointed representative of Towergate Underwriting Group Limited FCA Register Number 313250, authorised and regulated by the Financial Conduct Authority.

Underwritten by Ageas Insurance Limited and certain Underwriters at Lloyd's and other insurance companies. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA Registered in England and Wales No 354568.

Endorsements and Conditions

This document, along with the policy wording will contain Endorsements and additional clauses, which, along with the Policy Conditions and Conditions Precedent impose certain obligations upon You which if not complied with may invalidate Your insurance or claim.

If you are unable to comply with any Endorsement, additional clauses, Policy Condition or Conditions Precedent You should contact Us immediately, through Your insurance agent. We will then decide whether We might be prepared to agree a variation of the policy.

All Endorsement, additional clauses, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

A full policy wording may be found at www.arista-insurance.com/products.htm

If after reading your schedule you have any questions, please contact your agent as noted above.

Legal Liabilities Section

Cover	Indemnity Limit
Employers Liability	£10,000,000
Injuries to Working Partners Extension applies	
Public Liability	£2,000,000
Product Liability	£2,000,000
Third Party Property Damage	Excess £500
Use of Heat	Excess £1,000
Underground Services	Excess £1,000

Section Endorsement

The following Exception is added to the Public Liability Sub Section

Heat Work Away from Your Premises Exception

We will not indemnify You for any liability arising from or in connection with the use of the following by You or any Employee away from Your Premises

- a) Arc Welding
- b) Blow lamps
- c) Blow torches
- d) Gas welding and cutting
- e) Hot air paint strippers
- f) Laser beams
- g) Thermal lances
- h) Tar and bitumen boilers
- i) Portable grinding wheels, angle grinders and disk cutters
- j) Space heater

or the use of heat by any other naked flamed appliance

Contractors All Risks Section

Contract Works Sub-Section

The cover is "All Risks" unless otherwise stated.

The excess for Contract Works is £2,500 each and every loss, unless otherwise stated.

The excess for Theft and Malicious Persons is £1,000 each and every loss, unless otherwise stated

What is the maximum value of any one Contract to be included? **£1,500,000**

What is the maximum period of any one contract to be included (excluding any maintenance or defects liability period)? **12 Months**

Maintenance guarantee period **12 Months**

Constructional Plant Tools and Equipment Sub-Section

The cover is "All Risks" unless otherwise stated.

The excess for Theft and Malicious Persons is £750 each and every loss, unless otherwise stated

The excess for all other property is £500 each and every loss, unless otherwise stated.

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Own Plant	Sum Insured
Temporary Buildings	£3,000
Maximum value any one item	£3,000
Hired In	Hiring Fees
Fees for hired in property	£4,000
	Sum Insured
Maximum value any one item	£50,000
Continuing Hire Charges	Limit
Continuing Hire Charges	£1,000

The following Cover has not been selected: -

Business Legal Expenses - Not Insured