



redefining / standards



## Certificate of Employers' Liability Insurance (a)

Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy.

<b>Policy number</b>	<b>AC TRM 4487080</b>
<b>1. Name of policyholder</b>	<b>Mr James Dennison Mr Andrew Jackson Mr Alex Brain Trading as JDB Services</b>
<b>2. Date of commencement of insurance policy</b>	<b>04 March 2022</b>
<b>3. Date of expiry of insurance policy</b>	<b>03 March 2023</b>

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of AXA Insurance UK Plc  
(Authorised Insurer)

Claudio Gienal  
CEO AXA UK & Ireland

### Notes

- (a)** Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in Regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.



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Date of issue  
**28 February 2022**  
Policy number  
**AC TRM 4487080**  
Policy wording version  
**ACLD0898P-C**

## Your policy

### Important information

- We have used the information in this document and your statement of fact to provide your insurance. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.
- You may cancel the policy within 14 days of receiving it if for any reason you are dissatisfied or it does not meet your needs. You can find full details of how the policy may be cancelled in the policy wording.

### What you need to do next

- Please read the following documents carefully to check the details are correct and that the level of cover meets your needs:
  - The schedule
  - Your statement of fact
  - Certificate of Employers' liability insurance
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

### Your broker's details

Name	ACADEMY INSURANCE*SERVICES LTD(BN/PREM)
Agency number	7716333

### What's enclosed

- Your statement of fact
- Certificate of employers' liability insurance

### Change of details?

Please contact your insurance adviser if any of these details need to be changed.

# Your schedule

Tradesmen Insurance

## Your details

<b>The insured</b>	Mr James Dennison Mr Andrew Jackson Mr Alex Brain Trading as JDB Services
<b>Correspondence address</b>	A15 Station Ind Estate Sheppard Street Swindon Wiltshire SN1 5DB

## Helpful information

➤ **The insured** is the person, firm, company or organisation legally entitled to receive the protection of the insurance policy in the event of a valid claim.

## Your period of insurance

Date this policy starts	04 March 2022
Date this policy expires	03 March 2023
Renewal date	04 March 2023

## Your business details

Estimated annual turnover	£200,000
The total number of people working in the business (including all partners, principals and proprietors)	3

➤ We are unable to accept insurance if your turnover exceeds £500,000 or the total number of people exceeds 8

## Your business description

Business activity	Builders - Commercial Alteration And Repair Property Maintenance/Repairers Electrician
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➤ **The Business description** is the activities you are covered for.

## Your covers

<b>Public liability</b>	✓ covered
Limit of indemnity	£5,000,000

<b>Personal accident</b>	<b>× not covered</b>
<b>Employers' liability</b>	<b>✓ covered</b>
Limit of indemnity – A	£10,000,000
Limit of indemnity – B	£5,000,000
<b>Business tools, plant and equipment</b>	<b>× not covered</b>
<b>Hired in plant</b>	<b>✓ covered</b>
Hired in plant sum insured	£50,000
Annual hiring charges	£10,000
<b>Contract works</b>	<b>✓ covered</b>
Contract Works sum insured	£100,000
<b>Legal expenses</b>	<b>✓ covered</b>
Limit any one claim	£100,000
Limit for all claims notified during the period of insurance	£1,000,000

► **Employers liability** details of what is covered under limit A and limit B can be found within the Employers liability section of your policy wording.

### Excesses that apply to your policy

The excesses below apply to your policy.

cover	excess
Public liability (for loss or damage to property)	£250
Business tools plant and equipment	£ 0
Hired in plant	£500
Contract works	£500
Legal expenses - Contract disputes	£250
Legal expenses - Statutory licence protection	£250

► **Excess** is the first part of each and every claim paid by you

### Endorsements that apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

► An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover.

#### 501 - Hazardous work exclusion

We will not cover any **bodily injury**, loss or damage arising out of

1. demolition work (unless **you** are doing this as part of rebuilding or alteration work)
2. piling or underpinning
3. work in or under water
4. work using explosives

#### 702 - Alarm / security device failure

The Public liability section will apply to loss of or damage to property arising from any alarm system, security system or security device sold, supplied or maintained by **you** or which forms part of any work that **you** have completed, failing to perform as intended or expected. **We** will pay the amount of damages for which **you** become legally liable subject to the following

1. the maximum amount **we** will pay for all these claims during the **period of insurance** is £1,000,000
2. the **excess you** must pay is £2,500

## DE5 - Disease exclusion

Notwithstanding any provision to the contrary within **your policy**, no cover is provided under the Business tools, plant and equipment, Hired in plant and/or Contract works sections of **your policy**, for any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with a **communicable disease** or the fear or threat (whether actual or perceived) of a **communicable disease** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

Subject to the other terms, conditions and exclusions contained in **your policy**, these sections will cover physical damage to property insured and any **time element loss** directly resulting therefrom where such physical damage or **time element loss** is covered by **your policy** and is directly caused by or arising from any of the following perils: fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, or impact by any road vehicle or animal, storm, earthquake, flood, subsidence, landslip, landslide, riot, riot attending a strike, civil commotion, vandalism and malicious persons, theft, escape of water from any tank apparatus or pipe, leakage of oil from any fixed heating installation.

## Meanings of defined terms

### Communicable disease

Any disease which can be transmitted by means of any substance or agent from any organism to another organism where:

- a. the substance or agent includes, but is not limited to, a virus, bacterium, parasite or other organism or any variation thereof, whether deemed living or not, and
- b. the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms, and
- c. the disease, substance or agent can cause or threaten damage to human health or human welfare or can cause or threaten damage to, deterioration of, loss of value of, marketability of or loss of use of property.

### Time element loss

Business interruption, contingent business interruption or any other consequential losses.

## CD1 Cyber and data exclusion

The defined term **Electronic data** attaching to the **Public liability** section of this **policy** is deleted.

The **Electronic data exclusion** attaching to the **Public liability** section of this **policy** is deleted and replaced by the following exclusion:

### Cyber and data exclusion

**We** will not cover legal liability directly or indirectly caused by, contributed to by, resulting from or arising out of or in connection with

1. any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident**
2. loss of use, reduction in functionality, repair, replacement, restoration, reproduction, loss or theft, distortion, erasure, corruption or alteration of any **data**, including any amount pertaining to the value of such **data**
3. failure of electronic, electromechanical data processing or electronically controlled

equipment or **data** to correctly recognise any given date or to process data or to operate properly due to failure to recognise any given date.

This exclusion shall not apply to claims

- a. for **bodily injury**
- b. for physical damage to material property
- c. under the **Data protection cover** of this section

directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with any **cyber act** or **cyber incident**.

#### Meanings of defined terms

For the purposes of this exclusion the following defined terms shall apply:

##### Computer system

Any computer, hardware, software, firmware, programmes, operating systems, communications systems, electronic device, server, cloud or microcontroller including any similar system and any associated input, output, data storage device, networking equipment or back up facility.

##### Cyber act

An unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts, regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of or operation of any **computer system**.

##### Cyber incident

1. Any error or omission or series of related errors or omissions involving access to, processing of, use of or operation of any **computer system**
2. Any partial or total unavailability or failure or series of related partial or total unavailability or failures to access, process, use or operate any **computer system**.

##### Data

Information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**.

## Excess Liability Combined

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Excess Liability Combined Policy Version 3.0.

### Policy Schedule

Insurance is provided by this Policy during the Period of Insurance stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

**Reason for Issue:** Renewal  
**Policy Number:** XL/1002277TUW  
**Period:** from 04/03/2022 to 03/03/2023  
**Broker:** Academy Insurance Services Ltd (Swindon)

### Insured Details

**Insured:** James Dennison, Andrew Jackson And Alex Brain Trading As JDB Services  
**Postal Address:** A15 Station Ind Estate, Sheppard, Swindon, Wiltshire, United Kingdom, SN1 5DB  
**Business:** 45% Builder - Industrial (alteration, repair and maintenance), 45% Property Maitenance, 10% Electrician

<b>Policy Premium:</b>	<b>£280.00</b>
<b>Insurance Premium Tax (at the prevailing rate):</b>	<b>£33.60</b>
<b>Total Premium:</b>	<b>£313.60</b>
<b>Underwriting Fee charged by Q Underwriting:</b>	<b>£15.00</b>
<b>Total Payable:</b>	<b>£328.60</b>

Signed on behalf of Q Underwriting



Matthew Schofield  
Chief Underwriting Officer  
Q Underwriting

Q Underwriting underwrite on behalf of Zurich Insurance plc (Authorised Insurer).

**Cover Details**

Sections	Cover	Premium (ex IPT)
Public Liability	Insured	£280.00
Products Liability	Insured	

Cover	Limit of Indemnity
Public Liability	£5,000,000
Products Liability	£5,000,000

**Primary Policy Details**

Cover	
Primary Insurer Policy Number	TP1000296
Primary Limit of Indemnity	£5,000,000
Primary Insurer	Thistle Underwriting
Primary Premium	£813
Primary Premium Type	Gross

## Endorsements

### 592 - Asbestos Exclusion

This policy does not cover liability, loss, cost or expense caused by, contributed to by or arising out of any asbestos, asbestos fibres or any derivatives of asbestos including any product containing any asbestos fibres or derivatives

### 593 - Hazardous Works Exclusion

This policy does not cover you in respect of any claim arising in connection with work:

- a. involving demolition except demolition carried out by you or your employees of:
  - 1. buildings or part of a building when such work forms part of a contract for reconstruction, alteration or repair
  - 2. other structures not exceeding 4 metres in height and not forming part of any building
- b. for the construction, alteration or repair of towers, steeples, chimney shafts, blast furnaces, viaducts, bridges, docks or tunnels
- c. carried out on railways
- d. involving the loading and/or unloading of watercraft
- e. at power stations (including nuclear) chemical plant or petro-chemical works
- f. airside

the definition of 'airside' is:

those parts of an aerodrome or airport provided for the:

- 1. stationing of aircraft for the embarkation and disembarkation of passengers and for the loading and unloading of cargo
  - 2. take-off and landing of aircraft and for the movement of aircraft on the surface
  - 3. maintenance of aircraft
  - 4. parking or storage of aircraft and service roads which are directly associated therewith
- g. involving pile driving, quarrying, work underground or the use of explosives
  - h. manual work offshore

the definition of 'offshore' is:

from the time of embarkation by you or any of your employees onto a vessel or aircraft for conveyance to an offshore rig or platform until disembarkation from the conveyance onto land upon return from such offshore rig or platform.

### 595 - Bona Fide Subcontractors Condition

It is a condition precedent to liability of the Insurer to make any payment under this Policy that any and all bona-fide subcontractors undertaking work on behalf of the Insured shall have in force Public Liability insurance for the duration of such work and applicable in respect of all aspects and processes of such work. Such Public Liability insurance must have a limit of indemnity which is not less than the Limit of Indemnity applicable to this Policy.

The Insured shall ensure that such insurance is in force as described.

## 596 - Use of Heat condition

If the Indemnity provided by the Primary Policy specified in the schedule is not subject to specified precautions required to be taken in respect of the application of heat away from the Insured's premises the following Condition applies to this Policy:

The following precautions should be complied with on each occasion of the use or application of heat (as defined below) by or behalf of the Insured taking place elsewhere than on the Insured's own premises.

- a. Application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers.
  - i. The area in the immediate vicinity of the work (including in the case of work carried out on one side of a wall or partition, the opposite side of the wall or partition) must be cleared of all loose combustible material; other combustible material must be covered by sand or overlapping sheets or screens of non-combustible material.
  - ii. At least two adequate and appropriate portable fire extinguishers, in proper working order, must be kept in the immediate area of the work being undertaken and used immediately smoke or smouldering of flames are detected.
  - iii. A fire safety check of the working area must be made approximately 60 minutes after the completion of each period of work and immediate steps taken to extinguish any smouldering or flames discovered.
  - iv. Blow lamps and blow torches must be filled in the open and must not be lit until immediately before use and must be extinguished immediately after use.
  - v. A person must be appointed by the Insured to act as an observer to watch for signs of smoke or smouldering or flames.

Sub-paragraph v) does not apply to the application of heat by means of blow lamps, blow torches, hot air guns or hot air strippers.

### **Use of asphalt, bitumen, tar, pitch or lead heaters.**

The heating must be carried out in the open in a vessel designed for the purpose and, if carried out on a roof, the vessel must be placed on a non-combustible heat insulating base.