



redefining / standards

Public liability insurance

Evidence of cover

Cover details

Policy number	AC TRM 4487080
Name of policy holder	Mr James Dennison Mr Andrew Jackson Mr Alex Brain Trading as JDB Services
Business activity	Builders - Commercial Alteration And Repair Property Maintenance/Repairers
Date this policy starts	04 March 2025
Date this policy expires	03 March 2026
Public liability limit of indemnity	£5,000,000

Important information

Please refer to the policy wording and schedule for full details of the cover we provide and for details of any exclusions and limitations that apply.

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

Tara Foley
CEO AXA UK & Ireland

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 4.0.

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.

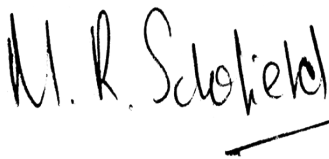
Reason for Issue: Renewal
Policy Number: XL/1002277TUW
Period: from 04/03/2025 to 03/03/2026
Broker: Academy Insurance Services Ltd (Reading)

Insured Details

Insured: James Dennison, Andrew Jackson And Alex Brain Trading As JDB Services
Postal Address: A13 Station Industrial Estate, Sheppard Street, Swindon, Wiltshire, United Kingdom, SN1 5DE
Business: 45% Builder - Industrial (alteration, repair and maintenance), 45% Property Maitenance, 10% Electrician

Policy Premium:	£300.00
Insurance Premium Tax (at the prevailing rate):	£36.00
Total Premium:	£336.00
Underwriting Fee charged by Q Underwriting:	£25.00
Total Payable:	£361.00

Signed on behalf of Q Underwriting



Matthew Schofield
Chief Underwriting Officer
Q Underwriting

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

Cover Details

Sections	Cover	Premium (ex IPT)
Public Liability	Insured	£300.00
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	AC TRM 4487080
Primary Limit of Indemnity	£5,000,000
Primary Insurer	AXA Insurance UK PLC
Primary Premium	£813
Primary Premium Type	Gross

Endorsements

593 - Hazardous Works Exclusion

The indemnity granted by this policy will not apply to or include any liability, loss, cost or expense arising out of or 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 Our liability to make any payment under this Policy that any and all bona-fide subcontractors undertaking work on Your behalf 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.

You 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 Your 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 You or on Your behalf taking place elsewhere than on the Your 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 You 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.