

**Renewal
Schedule**

Policy Ref.: APL03779CTC-16



Contractors Combined (Plus)

Policyholder:

Crossman Homes Ltd

Address:

1a Mile End, London Road

Bath

Avon

Postcode: BA1 6PT

Your Agent is:

David Upshall Insurance Services

Address:

44 South Street

Dorchester

Dorset DT1 1DQ

Telephone No: 01305 268883

Email: emma@davidupshall.co.uk

Agent No: 1961

Business: General Building Contractor

Effective Date: 19/04/2016

Expiry Date: 18/04/2017

Renewal Date: 19/04/2017

Date of Issue: 18/04/2016

Renewal Premium: £8,802.05

Includes: IPT @ 9.5% £763.65

Notice to Policyholder.

Terrorism Section

Please be aware that with effect from renewal the policy wording has been amended. Please refer to the Policy wording which is available from the Arista Web Site.

Claims, Help & Assistance and Complaints

Please be aware that as a consequence of regulatory changes some telephone numbers have been changed. In addition, should there be a need to make a complaint, contact details have been amended in the policy wording. Please refer to the Policy wording which is available from the Arista Web Site.

Sanction Limitation and Exclusion

The following clause has been added under the General Conditions section of your Policy Wording:

We shall not be liable to pay any claim or provide any benefit under any insurance cover or extension to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Business Legal Expenses Section

Please be aware that with effect from renewal the policy wording has been amended. Please refer to the Policy wording which is available from the Arista Web Site. Where this section is operative, the section Sum Insured will now be shown in the policy schedule.

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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.

Cover Summary	Cover Selected	Available Extensions	
		Option	*Premium Indication
Public Liability	✓		
Employers Liability	✓		
Contractors All Risks	✓		
Group Personal Accident	✓		
Property	✗	Office Contents: £30,952 Electronic Business Machines: £2,861 Machinery Plant: £7,653 Stock in trade: £12,755 Portable Hand Tools: £0	£125.00 £125.00
Engineering Insurance	✗		
Engineering Inspection	✗		
Business Interruption	✗		
Money	✗		
Goods in Transit	✗		
All Risks	✗		
Terrorism	✗		
Legal Expenses	✓		
Management Liability Portfolio	✗	Cover based on a Maximum Turnover of £2,500,000 and Limit of 250,000 Directors and Officers (D&O) Employment Practices Liability (EPL) EPL Excess: £5,000	£271.70 £509.43

If you wish to include any of these covers please advise your agent in order that your specific requirements can be established and premiums confirmed. ***Premiums are subject to terms, conditions and the addition of Insurance Premium Tax or VAT where applicable.**

Legal Liabilites Section

Work at Height	Maximum:	Up to 10 metres
Work at Depth	Maximum:	Down to 3 metres

Public Liability

Public/Products Liability Indemnity Limit	Limit	£5,000,000
Third Party Property Damage Excess:		£500
Damage to Underground Services Excess:		£1,000

Employers Liability

Indemnity Limit	Limit	£10,000,000
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Contract Works & Plant

	Contract Works Excess:	£500
	Other Property Insured Excess:	£350
Turnover - Contracting		£3,000,000
Maintenance Period		12 Months
Maximum Contract Value		£2,000,000
Maximum Contract Period		18 Months

Own Plant & Equipment

Movable Plant	Max Item Value: (£20,000)	Sum Insured	£80,000
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Hired in Plant

Movable Plant	Max Item Value: (£150,000)	Annual Hiring Charge	£65,000
Continuing Hire Charges			25%

Group Personal Accident

Accidental Death	Sum Insured Per Person Insured	£20,000
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Disablement

Loss of two or more Limbs or Sight in both Eyes or one of each	Sum Insured Per Person Insured	£20,000
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Loss of one Limb or Sight in one Eye	}	£20,000
Loss of Speech		
Loss of Hearing in both ears		
one ear (50% of the Sum Insured)		£20,000

Permanent Total Disablement	Sum Insured Per Person Insured	£20,000
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Disability Income (Items Marked *)

Temporary Total Disablement	Sum Insured Per Person Insured	£200 per week
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Benefit Period:	52 Weeks
Deferment Period:	14 Days
*Aggregate Limit of Liability: Any One Event	£200,000

***Medical Expenses**

In addition to the Benefits shown, the Underwriters will pay any Medical Expenses necessarily incurred by the Insured or an Insured Person up to but not exceeding 10% of the total amount paid under Benefits Accident Death, Disablement or Permanent Total Disablement or 25% of the amount paid under Disability Income Benefit, whichever is the greater, but subject to a maximum of £5,000 for each Insured Person.

Section Endorsement(s)

Work at Height

We will not indemnify You for any liability arising from or in connection with any work at heights exceeding the limit specified in the Schedule

Work at depth

We will not indemnify You for any liability arising from or in connection with any work at a depth exceeding the limit specified in the Schedule

Interested Party

It is hereby noted that the Aldermore Bank Ltd have an interest in the insurance by this policy as funder of the Red Lion Quarry project.

The excess for all items in this Section is £100 unless otherwise stated

Business Legal Expenses Section

Are any redundancies planned within the next 12 months?

Have there been any claims in the last 3 years?

Have there been any claims in the last 5 years?

Cover

Essential Business Legal Expenses

Contract and Debt Recovery Included

Included within the Cover

Employment Disputes

Employment Compensation Awards

Tax Protection

Property Disputes

Compliance and Regulation

Employees' Extra Protection

Legal & Tax Advice Helpline

Counselling Helpline

Register at **www.araglegal.co.uk** with promotional code **X1232KC5DFBB**

No

No

No

Limit of Indemnity

£250,000

0344 472 2924

0333 000 2082