

Electrical & Ventilation, Air Conditioning And Refrigeration Policy Schedule

Policy Number: 10002944EC Policy Wording Reference: EC011221

Period of Insurance: From: 11/06/2022 To: 10/06/2023
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 11/06/2022 Date Issued: 20/06/2022

Reason for Issue: Renewal

Contract Parties

Insured: MV Electrical Engineers Ltd
Including Subsidiary Companies: None

Address: Unit 12, Chells Industrial Units
Chells Way
Stevenage
SG2 0LQ
United Kingdom

Business Description: Electrical contractor including 3 phase, fire or intruder alarms, CCTV, Data Cabling, Domestic Electrical Wiring, Commercial, Offices/Restaurants. All non-electrical works undertaken by BFSCs

Insurer: QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +32 2 504 82 11 Fax: +32 2 504 82 00

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)
For wording changes please see the [Notice of Change](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

In line with the Product Intervention and Product Governance Sourcebook we are required to monitor fair product value and we require any material earnings above your commission paid under this transaction to be disclosed.

Claim Notification



Legal Expenses:

DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol
BS1 6NH.

Tel: +44 (0) 344 893 0859

email: newclaims@das.co.uk

Also refer to the Helplines

All Other Sections:

Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR

Tel: +44 (0)117 930 0100

email: claims@ssr.co.uk

Section:	Employers' Liability	Insured
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	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Manslaughter defence costs	£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claims jurisdiction:		Worldwide excluding North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section Excess(es):	Amount	
Excess	Not Applicable	
Section subject to declaration adjustment:		Yes

Section:	Public and Products (including inefficacy) Liability	Insured
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	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence
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Optional Extensions:

	Sub-limits of indemnity	
Financial loss (Including products)	£500,000	In the aggregate
Products and workmanship (rectifying defective work or defective products following injury or damage)	£5,000,000	Any one occurrence and in the aggregate including defence costs

Section Excesses:

	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on Server rooms and data centres	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence
Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):

	Amount	
Financial loss (including products)	£500 or 10% of the loss (whichever is greater)	Any one claim
Products and workmanship (rectifying defective work or defective products following injury or damage)	£250	Any one occurrence

Territorial limits:	Worldwide but excluding manual work in North America
Claim jurisdiction:	Worldwide but excluding manual work in North America
Policy Law and Jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located

Section subject to declaration adjustment: Yes

Section:	Directors' and Officers' Liability	Insured
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Directors' and Officer's Liability	Limit of indemnity £100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Pollution	£100,000	Any one claim and in the aggregate including defence costs
Continuous cover date	11/06/2021	
Section Excess(es):	Amount	
Retention	£0	Any one claim
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located

Section:	Professional Indemnity	Insured
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Professional Indemnity	Limit of indemnity £2,000,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		11/06/2021
Policy Condition: Subcontractors insurance check (refer to section for full details)		
Minimum limit to be held by subcontractors	£2,000,000	Any one claim and in the aggregate including defence costs
Optional Extensions:		
Sub-limits of indemnity		
Accidental asbestos discovery	£250,000	Any one claim and in the aggregate including defence costs
Asbestos limited material buyback including accidental discovery	£250,000	Any one claim and in the aggregate including defence costs
Section Excess(es):		
Professional Indemnity	£2,500	Any one claim including defence costs
Professional indemnity: loss of documents	£250	Any one claim including defence costs
Accidental asbestos discovery	£5,000	Each and every claimant including defence costs
Asbestos limited material buyback including accidental discovery	£5,000	Each and every claimant including defence costs
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:		No

Section:	Legal Expenses	Insured
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	Limit of indemnity	
Legal Expenses - All insured incidents including Contract Disputes	£250,000	Each and every claim arising from the same originating cause
Including sub-limits of indemnity for:		
Compensation awards	£1,000,000	Any one period of insurance
Crisis containment	£10,000	Each and every claim arising from the same originating cause
Section Excess(es):	Amount	
Contract Disputes	£500	Where the amount in dispute exceeds £5,000 inc VAT
Territorial limits:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, European Union, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.	
Legal defence: (excluding 6.5 Statutory notice appeals) and Personal injury :	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands	
All other insured incidents under Legal Expenses section:	See Legal Expenses section Territorial Limits above	
Claim jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located	
Policy law jurisdiction:		

Section:	Property All Risks	Not Insured
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Section:	Floating Contents	Not Insured
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Section:	Business Interruption All Risks	Not Insured
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Section:	Contract Works	Insured
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	Limit of liability	
Property Insured		
Contract Works	£600,000	Any one occurrence
Hired-in plant and equipment	£30,000	Any one occurrence
Estimated annual hiring charges	£10,000	
Ancillary Coverage		Any one occurrence
Architects', surveyors' and other fees incurred in reinstatement – being part of and not additional to the above; sub-limit of liability:	£600,000	Any one occurrence
Continuing plant hire charges	£100,000	Any one occurrence
Local authority reinstatement requirements	£600,000	Any one occurrence and in the aggregate
Location of source of the escape of water	£25,000	Any one occurrence and in the aggregate
Replacement of locks for constructional plant	£500	Any one occurrence

Section Excess(es):	Amount	
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Subsidence, ground heave, landslip or collapse	£2,500	Any one occurrence
Temporary buildings, plant and other property	N/A	Any one occurrence
Hired-in plant and equipment	£500	Any one occurrence
Loss or damage to employees' personal effects and tools	N/A	Any one occurrence
Contract works: every other claim	£500	Any one occurrence

Territorial limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Section subject to declaration adjustment Yes

Section:	Fidelity Guarantee	Not Insured
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Section:	Terrorism	Not Insured
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Section:	Personal Accident	Not Insured
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Electrical & Ventilation, Air Conditioning And Refrigeration Policy Schedule

Insured: MV Electrical Engineers Ltd
Trading Name(s):
Including Subsidiary Companies: None

Premium Breakdown

Employer's Liability	£2,633.22
Public and Products Liability (including inefficacy)	£2,904.83
Professional Indemnity	£1,942.49
Directors' and Officers' Liability	Included
Legal Expenses	£253.88
Contract Works, Plant & Tools	£948.83
Total Premium Payable (excluding IPT)	£8,683.24
IPT/tax	£1,042.00
Total	£9,725.24

Endorsements

This schedule sets out additional clauses that form part of the policy. The undernoted clauses amend the Section and/or clause stated and is each otherwise subject to the terms and conditions of this policy.

Your specific endorsements:

Code	Endorsement Wording
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Outstanding subjectivities

Section - General Terms and Conditions

The following clause is added and forms part of this **policy**.

This **policy** has been issued on the basis that **you** undertake to provide the information listed below and or take action specified below prior to the deadline date.

Information/Action: Provide confirmation of (1) whether the client is involved in fire risk assessments for high rise buildings; (2) if so, what categories of fire risk assessments are offered (i.e. type 1, 2, 3, or 4); (3) whether any fire risk assessment work will include external building cladding systems and/or agreement of EWS1 forms

By Whom The insured

Deadline date: Within 7 days of renewal

For the period between inception and the deadline date **we** agree to provide insurance on the terms and conditions specified in the policy. This condition is deemed incorporated in and forms part of the policy.

In the event that the information or action is not supplied and or not completed to **our** satisfaction by the deadline date, then **we** have the right to amend the terms, conditions or exclusions of the policy or cancel the policy effective from the deadline date. **We**, at **our** sole discretion and with written notice, may elect to amend the terms or cancel the policy from another date after the deadline date. During the notice period **we** agree to provide insurance on the original terms and conditions specified in the policy. If the policy terms are amended **you** may elect to cancel this insurance at any time during this notice period.

Where the information or action is supplied and or completed to **our** satisfaction, then **we** retain the right to amend the terms, conditions or exclusions of the policy by providing [30] days written notice of any changed terms. During the notice period we agree to provide insurance on the original terms and conditions specified in the policy. If the policy terms are amended **you** may elect to cancel this insurance under Section - xx only at any time during this notice period.

Where the terms are amended or where the policy is cancelled the premium for the period between inception and the cancellation date will be calculated pro rata to the quoted original annual premium. To the extent that this condition conflicts with any other cancellation, notice and premium provision in the policy this condition shall prevail.

It is further agreed that each item of information and or each action is independent of the other and non compliance with any one item will allow **us** the right to amend the terms or cancel as set out above.

Clause: 90008 170121

Excluded cover - building cladding systems

Section - Public and Products (including Inefficacy) Liability

Cover in respect of Section - Public and Products (including Inefficacy) Liability excludes any and all activities or advice relating to building cladding systems including the completion or agreement of EWS1 forms.

For the purpose of this endorsement Cladding shall mean;

Any **aluminium composite panels** (and any associated core/filler and insulation material) and/or any **equivalent external wall systems** (and any associated core/filler and insulation material).

Furthermore and for the purpose of this endorsement, the following definitions will apply:

Aluminium composite panels means aluminium composite material including rainscreen cladding.

Equivalent external wall systems means those external wall systems used for the same or similar purposes as **aluminium composite panels**.

Clause: 90253 170121

Excluded cover - building cladding systems

Section - Professional Indemnity

Cover in respect of Section - Professional Indemnity excludes any and all activities or advice relating to building cladding systems including the completion or agreement of EWS1 forms.

Definition

For the purpose of this endorsement cladding shall mean;

Any **aluminium composite panels** (and any associated core/filler and insulation material) and/or any **equivalent external wall systems** (and any associated core/filler and insulation material).

Furthermore and for the purpose of this endorsement, the following definitions will apply:

Aluminium composite panels means aluminium composite material including rainscreen cladding.

Equivalent external wall systems means those external wall systems used for the same or similar purposes as aluminium composite panels.

Clause: 90307 170121