

Tradesman Saver Amendment Schedule



Policyholder: Dc Energy (Sw) Ltd
Address: C3 Apollo Court Neptune Park Plymouth
Postcode: PL4 0SJ
Business: Electrical Installation

Our Ref: DCEN02TR01
Policy No.: DCEN02TR01
Effective Date: 30/10/2025 **Expiry Date:** 28/10/2026
Date of Issue: 31/10/2025 **Renewal Date:** 29/10/2026
Additional Premium: £ 0.00

Your Agent is: Henry Seymour & Co. **Agency No:** 13092
Address: Chancery House
St Nicholas Way
Sutton
Surrey
Postcode: SM1 1JB
Telephone No: 020 8655 0444
Email Address: customerservice@tradesmansaver.co.uk

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Legal Liabilities Section

Third Party Property Damage Excess £250
Use of Heat Excess £500
Damage to Underground Services Excess £500
Financial Loss Excess £2,500 or the first 10% (whichever is the greater)

<u>Cover</u>	<u>Indemnity Limit</u>
Public / Products Liability	£5,000,000
Number of manual Directors / Employees	2
Number of clerical Directors / Employees	1
Do you use heat?	No
Employers Liability	£10,000,000
Number of employees (manual only)	2
(clerical only)	1
Do you have temporary employees?	No
Do you use power driven woodworking machinery?	No
Working Partners Extension	Not Operative
Financial Loss	£10,000

Business Contents

Excess £100	
Cover	Sum Insured
Business Contents	Not Insured

Contractors All Risks Section

	Excesses
Section Excess	£250
Theft / Malicious Damage Excess	£500

Not Insured

Tools and Business Equipment	Excesses
Sub Section Excess	£100
Unattended Vehicles Excess	£250

Not Insured

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Personal Accident Section

Cover Required**Yes****Operative Time**

24 Hours

Insured Persons**Date of Birth**

1 Tom Mawer 22/11/1979
2 Aki Mawer 24/04/1999

In the event of an accident causing:**Description****Benefit**

1. Accidental Death	£50,000
2. Permanent Total Disability	£100,000
3. Quadriplegia	£200,000
4. Paraplegia	£100,000
5. Permanent loss of sight in both eyes	£50,000
6. Permanent loss of use of two limbs	£50,000
7. Permanent loss of sight in one eye	£25,000
8. Permanent loss of use of one limb	£25,000
9. Permanent loss of speech	£25,000
10. Permanent loss of hearing in both ears	£25,000
11. Permanent loss of hearing in one ear	£10,000
12. Burns	£2,500

Permanent loss of use of:

13. A shoulder, elbow, hip, knee, thumb, wrist or ankle	£10,000
14. Any finger or big toe	£5,000
15. Any other toe	£1,000

Hospitalisation:

16. Hospitalisation (Maximum 45 days and after a minimum 24 hours)	£100
17. Extended hospitalisation (for stays longer than 14 days)	£1,000

A major fracture of:

18. Upper leg; vertebral body; Pelvis; Skull	£500
19. Vertebra other than vertebral body; lower leg; lower jaw; breastbone; shoulder blade; kneecap; upper arm; lower arm	£250
20. Lower leg; hand (metacarpals); foot (metatarsals); clavicle; coccyx; wrist (carpals) and Colles' fracture ankle (tarsals) & Pott's fracture	£100

Dislocation of:

21. Spine; back; hip	£250
22. Knee; ankle; shoulder or collar bone; elbow; wrist	£100
23. Any other joint	£50

Short Term Income Protection**Not Insured**

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Professional Indemnity Section	
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Cover Required	Yes
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Annual Turnover	Indemnity Limit
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£500000

£1,000,000

Excess £250

Business Legal Expenses Section	
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Insured

Cover

Legal Expenses Essential

Limit of Indemnity

£250,000

Included within the cover

- Employment
- Employment Compensation Awards
- Employment Restrictive Covenants
- Tax Disputes
- Property
- Legal Defence
- Compliance and Regulation
- Statutory Licence Appeals
- Loss of Earning
- Personal Injury
- Executive Suite
- Crisis Communication
- Legal & Tax advice
- Counselling Helpline

Optional Cover

- Contract & Debt Recovery

Not Insured

Register at www.arag.co.uk/docs with promotional code X1232K169654

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Territorial Limits

It is understood and agreed that under the Legal Liabilities Section the Territorial Limits Definition shall be deleted and re-stated as follows

1. Anywhere within Great Britain Northern Ireland the Isle of Man or the Channel Islands other than Offshore
2. Elsewhere in the world (other than the United States of America or Canada or Offshore) for temporary visits of no more than 14 consecutive days by manual employees in connection with the Business undertaken by You or any of Your directors or Employees normally resident in (1) above
3. Elsewhere in the world in respect of any Product Supplied (other than those to Your knowledge sold supplied erected repaired altered treated or installed by You in or for delivery or use in the United States of America or Canada)

Financial Loss Extension

Public Liability Sub-Section and Products Liability Sub-Section are extended to indemnify You against legal liability for Compensation and Costs and Expenses in respect of any claim for financial loss first made against You during the Period of Insurance.

Provided that Our liability in respect of all claims made against You during any one Period of Insurance including Costs and Expenses shall not exceed the limit stated in the Schedule

Subject otherwise to the terms Exceptions and Conditions of this Policy.

For the purpose of this extension Financial loss means

1. a pecuniary loss cost or expense incurred other than by You or any Employee of Yours as a result of work carried out by or on Your behalf in connection with the Business (applicable to Public Liability Sub-Section only).
2. a pecuniary loss, cost or expense incurred other than by You or any Employee of Yours in connection with goods manufactured, sold or supplied (including any containers), repaired, renovated, serviced, altered, erected, installed or treated by You or any Employee of Yours in or from Great Britain, Northern Ireland, the Isle of Man or the Channel Islands in connection with the Business (applicable to Products Liability Sub-Section only).

Exceptions

The indemnity provided by this extension shall not apply to:

1. financial loss resulting from Bodily Injury, loss or damage to property or obstruction, trespass nuisance or interference with any easement of air, light, water or way.
2. liability for penalty sums fines liquidated damages or payments due under any statutory regulation or by-law.
3. liability which attaches to You by reason of an express term of contract unless liability would have attached to You in the absence of such term.
4. liability caused by or arising from actual or alleged breach of duty breach of trust breach of contract neglect misstatement misleading statement or other act of fraud or dishonesty done or wrongfully attempted by You or any director or officer of Yours in his/her capacity as such.
5. liability resulting from libel slander deceit injurious falsehood or infringement of plans copyright patent trade name trade mark or registered design.
6. liability arising from the non-performance, non-completion or delay in completion of any contract or agreement.
7. the cost of removal repair recovery alteration replacement demolition breaking out dismantling making good or recall of any materials goods or other property supplied installed or erected by You or on Your behalf.
8. liability arising from advice treatment design formula or specification provided by or on Your behalf for a fee or in circumstances where a fee would normally be charged.
9. claims arising out of the conscious or intentional disregard by You or the technical or administrative management of Your need to take all reasonable steps to prevent such financial loss.
10. claims which arise out of any circumstances notified to previous insurers or circumstances known to You at the inception of this extension which may give rise to a claim for financial loss.
11. the first £2,500 or the first 10% of each and every claim (whichever is the greater) which shall be retained by You as Your own liability and is uninsured.

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12. any financial loss occurring or committed prior to the commencement date of this Policy

Special provision

If during the currency of this Policy You become aware of any circumstances which may be likely to give rise to a claim falling under this extension and You give written notice to Us of such circumstances during the Period of Insurance any claim which may subsequently be made against You arising out of the circumstances of which notification has been given shall be deemed to be a claim arising during the period of this Policy whenever such claim may actually be made.

Complaints Procedure under sections *other than the Essential Business Legal Expenses Section*:

It is always Our intention to provide a first class standard of service. However, We do appreciate that occasionally things go wrong. In some cases, Tradesman Saver (Henry Seymour & Co), who arranged Your insurance will be able to resolve any concerns, particularly if Your complaint relates to the way the Policy was sold, and You should contact them directly.

Alternatively, please contact Us using the following details, quoting Your Policy or claim number:

Customer Relations, Covéa Insurance,
A&B Mills, Dean Clough, Halifax, HX3 5AX
Telephone: 0330 221 0444
Website: www.coveainsurance.co.uk
Email: customer.relations-rdg@coveainsurance.co.uk

Full details of the Covéa Insurance Internal Complaints Procedure are detailed in Our leaflet 'Complaints Procedure' which is available on request or may be downloaded from Our website at: www.coveainsurance.co.uk/complaints.

Complaints Procedure for the Essential Business Legal Section

ARAG is committed to providing a first class service at all times. However, if a complaint arises, this should be addressed to our Customer Relations Department who will arrange to have it reviewed at the appropriate level. We can be reached in the following ways. In the first instance:

Phone: 0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded)
Email: customerrelations@arag.co.uk

You may be eligible to refer Your complaint to the Financial Ombudsman Service. There are a few instances where they will not be able to assist and they will confirm if Your complaint is eligible when You contact them. Their contact details are:

Financial Ombudsman Service
Exchange Tower,
Harbour Exchange Square,
London E14 9SR
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if We cannot meet Our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU www.fscs.org.uk.

How We Use Your Information

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when We process Your personal information under Our full Privacy Policy.

The personal information, provided by You, is collected by or on behalf of Covea Insurance plc ('We, Us, Our') and may be used by Us, Our employees, agents and service providers acting under Our instruction for

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the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process Your information for a number of different purposes. For each purpose We must have a legal ground for such processing. When the information that We process is classed as “sensitive personal information”, We must have a specific additional legal ground for such processing.

Generally, We will rely on the following legal grounds:

- It is necessary for Us to process Your personal information to provide Your insurance Policy and services. We will rely on this for activities such as assessing Your application, managing Your insurance Policy, handling claims and providing other services to You.
- We have an appropriate business need to process Your personal information and such business need does not cause harm to You. We will rely on this for activities such as maintaining Our business records and developing, improving Our products and services.
- We have a legal or regulatory obligation to use such personal information.
- We need to use such personal information to establish, exercise or defend Our legal rights.
- You have provided Your consent to Our use of Your personal information, including sensitive personal information.

How We Share Your Information

In order to sell, manage and provide Our products and services, prevent fraud and comply with legal and regulatory requirements, We may need to share Your information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on Our, or Your behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

Marketing

We will not use Your information or pass it on to any other person for the purposes of marketing further products or services to You unless You have consented to this.

Fraud Prevention and Detection

In order to prevent or detect fraud and money laundering We will check Your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. You can find further details in Our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances We conduct credit reference checks and how these checks might affect Your credit rating.

Automated Decisions

We may use automated tools with decision making to assess Your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

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These automated decisions will produce a result on whether We are able to offer insurance, the appropriate price for Your Policy or whether We can accept Your claim. If You object to an automated decision, We may not be able to offer You an insurance quotation or renewal.

How to Contact Us

Please contact Us if You have any questions about Our Privacy Policy or the information We hold about You:

The Data Protection Officer,
Covea Insurance plc,
A&B Mills
Dean Clough
Halifax
HX3 5AX

or email: dataprotection@coveainsurance.co.uk

How we use your Information (Essential Business Legal Section Only)

This is a summary of how ARAG, on behalf of the Insurer, collect, use, share and store personal information. To view our full privacy statement, please see our website www.arag.co.uk

Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with all relevant data protection regulations and legislation. Should we ask for personal or sensitive information, we undertake that it shall only be used in accordance with our privacy statement. We may also collect information for other parties such as suppliers we appoint to process the handling of a claim.

Using personal or sensitive information

The reason we collect personal or sensitive information is to fulfil our contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, we may need to share personal or sensitive information with other organisations. We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to our full privacy statement for full details.

Keeping personal information

We shall not keep personal information for any longer than necessary.

Your rights

Any person insured by this policy has a number of rights in relation to how we hold personal data including; the right to a copy of the personal data we hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted. For a full list of privacy rights and when we will not be able to delete personal data, please refer to our full privacy statement.

Choice of Law

The parties to an insurance contract are free to choose the law that will apply. Unless We agree in writing with You or it is stated otherwise in this Policy, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where You have Your principal place of business. If there is any dispute, the law of England and Wales shall apply.

Registration and Regulatory Information

For sections other than Essential Business Legal, insurance cover is provided by Covea Insurance plc. Registered in England and Wales No. 613259. Registered office: A&B Mills, Dean Clough, Halifax, HX3 5AX. Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register.

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For Essential Business Legal, cover is provided by ARAG plc on behalf of the Insurer, ARAG Legal Expenses Insurance Company Limited.

How to make a claim

1. To make a claim under section(s) other than the Essential Business Legal Expenses Section:

Commercial Care Line - 0330 024 2266

Should You be unfortunate enough to have to make a claim, other than under the legal expenses section, Covéa Insurance Commercial Care Line will manage all aspects of the claim for You from the time it is reported.

- **Dedicated telephone number** – 0330 024 2266
- **By E-mail** – newcommercialclaims@coveainsurance.co.uk
- **In writing** – Covéa Insurance Commercial Care Line, A&B Mills, Dean Clough, Halifax, HX3 5AX

Covéa Insurance Commercial Care Line is a service available to customers 24 hours a day, 365 days a year. Staff trained in managing commercial claims will:

- Take details of Your claim over the phone, in most cases removing the need for completion of an incident report form.
- Take control of the management of Your claim from start to finish and arrange replacement of goods lost or stolen using the latest product information.

Our aim is to bring Your claim to a speedy and satisfactory conclusion.

2. To make claim under the Essential Business Legal Expenses Section:

If You have elected either Essential Business Legal Expenses or Absolute Business Legal Expenses Section please contact ARAG in the event that you need to make a claim including if you are considering carrying out a redundancy.

Claims telephone number: 0330 303 1955 or report online at www.arag.co.uk/newclaims

1. Under no circumstances should You instruct Your own lawyer or accountant as ARAG will not pay the costs incurred and it could invalidate Your cover.
2. If You instruct You own solicitor or accountant without telling ARAG, You will be liable for costs that are not covered by this Section.
3. A claim form can be downloaded at: www.arag.co.uk/newclaims or requested by telephoning ARAG on 0330 303 1955 between 9am and 5pm weekdays (except bank holidays).
4. The completed claim form and supporting documentation can be sent to ARAG by email, post or fax. Further details are set out in the claim form itself.

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Tradesman Saver Endorsement INFORMATION

Each year when you receive your renewal, you need to check if you need to update any part of it. The areas we get the most queries about are:

Your sums insured

- What is underinsurance?

This is where the sum insured on the policy does not match the total value of the items / goods that you own or are responsible to insure.

Example

Sum insured selected for contents	£5,000
True value of contents is	£10,000
Amount underinsured	£5,000 (underinsured by 50%)

Claim value following a theft £2,000
Even though the amount claimed is less than the sum insured, the value of the claim payment will be reduced by half and the policy excess because it is underinsured by 50%.

So, the claim payment would be £1,000 (Half of £2,000) less the policy excess. If the policy excess is £250 the amount payable as a result of the claim would be £750

This is why it is so important to insure for the correct value

- Are the sums insured under the policy correct for you? (See 'Helping to assess your sum insured')

- Business Contents

The sum insured on the policy needs to represent the full replacement cost AS NEW. This means that even if you bought the items second hand, you need to insure them for the value to buy it new and today's prices. These should be stored at your home address as shown on your policy schedule

- Tools

The sum insured on the policy needs to represent the full replacement cost AS NEW. This means that even if you bought the items second hand, you need to insure them for the value to buy it new and today's prices.

If you check and update your policy regularly it will provide the most protection in the event of a claim. You always need to insure for the total value of all your tools and / or business contents you have so that should you have a total loss (theft/ fire etc.) the policy will reinstate the items you had prior to the claim (less any policy excess).

Single Article Limit

This insurance term relates to the value of the most expensive single item within a particular cover.

For example

Construction plant sum insured	£50,000	Single Article Limit	£10,000
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This means that within the total of £50,000 there is at least one item worth £10,000 but the £50,000 has to represent the total of all construction plant that is your responsibility or owned by you

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Labour only sub-contractor

This would usually be an employee. They do not normally provide their own materials or tools and they work under the direction of the contractor. They would not normally insure themselves and need to be included within the policy as employees

Bona-Fide sub-contractor

This would normally be a contractor who works under their own direction and will usually have their own insurance and should bring their own tools and materials to the job rather than having them provided by the contractor.

If you use Bona-Fide sub-contractors you should

- check they have their own insurance in force and retain copies for future reference
- only pay them up to 25% of your annual turnover (any more than 25% needs to be agreed by us)

Temporary Employees cover

These are usually labour only sub-contractors that you use on a temporary basis. The policy will only allow for you using temporary employees for a total of 75 days per period of insurance. So, you can have more than 1 person, but the total of days worked between ALL temporary employees must not total more than 75

Contractors All Risk cover

This is available for the majority of manual trades and protects the contract(s) you work on during the period of insurance with a maximum single contract period of 12 months.

So, if you have a contract value of £100,000 for a 9 month job and 3 months in, there is a fire, this cover will pay you to re-do all the work destroyed by the fire to put you in the position the job was in prior to the fire.

Cover includes the construction plant and equipment, temporary buildings (such as port-a-loos) and hired in plant

Optional covers / other limits

- Most optional covers are shown on the policy schedule and if you have not selected them they will show as Not Insured (e.g. Employers Liability, Contractors All Risk)
- If you need to increase any limit (e.g. Public Liability) please contact us for a quote
- If you want to add any optional covers or have any queries please let us know

This only highlights some areas so if you have any queries regarding your policy, please contact us on 0208 655 0444

Henry Seymour & Co.