

Contractors Combined Insurance

SCHEDULE TO THE POLICY

Policy Number B1053BAGL027 XLTS0220

Insurance Broker
Camberford Law Plc
Lygon House
50 London Road
Bromley, Kent
BR1 3RA

Assured: Julian Forbes-Adam & Alexander Jenkinson t/as Red Squirrel Tree Surgery

Of: 97 Adelaide Grove
London

W12 0JX

(and no other for the purpose of this policy)

Business Tree Surgery, Hedge Cutting & Gardening

(and no other for the purpose of this Policy)

Offshore Risks

Does this Policy provide coverage in respect of risks located Offshore? **NO**

Limit of Indemnity

Section A – Contractors All Risks

Property Insured

ITEM NO.	DESCRIPTION	LIMITS OF INDEMNITY	
1)	The Contract works	Not Insured	any one Occurrence (as defined)
2)	Temporary site buildings &/or site accommodation	Not Insured	any one Occurrence (as defined)
3)	Construction plant tools machinery and equipment but excluding property as described in any other item	GBP 40,000	any one Occurrence (as defined)
4)	Property as described in items No. 2 and 3 hired by the Assured (but not on free loan unless otherwise agreed)	Not Insured	any one Occurrence (as defined)
5)	Tools clothing and personal effects (but not furs money and jewellery) belonging to any: i) director or Employee of the Assured; ii) clerk of works resident engineer or his employee	Not Insured	in respect of the tools and personal effects of any one Employee

Section B – Employers Liability	GBP 10,000,000	GBP 10,000,000 but GBP 5,000,000 in respect of Bodily Injury arising from Terrorism or occurring Offshore (if applicable) or arising out of exposure to asbestos or alleged exposure to asbestos or materials or products containing asbestos any one occurrence or series of occurrences arising out of one originating cause
Section C – Public Liability	GBP 5,000,000	in respect of any one occurrence or series of occurrences arising out of one originating cause
Section D – Pollution	GBP 5,000,000	in all in the Period of Insurance

Excess

Section A – Contractors All Risks

The first	GBP 500	each and every loss in respect of Item 1
The first	GBP 50	each and every loss in respect of Item 5
The first	GBP 500	each and every claim in respect of Items 2, 3 and 4 increasing to £750 each and every claim in respect of loss or damage caused by theft or malicious damage

Section B – Employers Liability	Nil	
Section C – Public Liability	GBP 500	each and every third party claim costs inclusive
Section D – Pollution	GBP 500	each and every third party claim costs inclusive

Applicable Wordings and Conditions (Attached)

Policy Form: CCL/CLTS/MM/D02

Endorsements: The following endorsements are contained within the Policy Wording but apply only where shown as operative below.

Number	Description	Operative
CLXLTS001	TSE/BSE Exclusion	Operative
CLXLTS002	Bona Fide Sub Contractors Warranty	Operative
CLXLTS003	Electromagnetic Radiation Exclusion	Operative
CLXLTS004	Personal Protective Clothing Condition	Operative
CLXLTS005	Total Professional Indemnity Exclusion	Operative
CLXLTS006	Professional Liability Endorsement	Not Operative
	Limit Of Indemnity	
CLXLTS007	Burning Conditions	Operative
CLXLTS008	Suitable Employee Warranty	Operative
CLXLTS009	Railway Condition	Not Operative
CLXLTS010	Contractors Plant Conditions	Operative
CLXLTS011	HIP Hired Out Condition	Not Operative

Any endorsements detailed below are shown in full and are applicable.

The Premium is subject to adjustment in accordance with General Condition 1 of the Policy

Period of Insurance

From: 29 May 2014

Renewal Date: 18 March 2015

To: 17 March 2015

(Both dates inclusive Local Standard Time at the address of the Assured)

SEVERAL LIABILITY NOTICE

It is understood and agreed that Underwriters' liability shall not exceed the limits of liability expressed in the Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters.

The subscribing Underwriters' obligations under contracts of Insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual proportions.

IN WITNESS WHEREOF this Policy has been signed as follows:

100% XL London Market Ltd (for and on behalf of the Underwriting members of Lloyd's Syndicate 1209)

Please notify the Underwriters or your Insurance Broker immediately of any amendments required to the coverage provided by this Policy giving full details

Signed in London this day of 03 June 2014



Important Notices

All claims and enquiries should be addressed to:

XL Services UK Ltd
XL House
70 Gracechurch Street
London
EC3V 0XL

Telephone: 0207 933 7000

You are reminded that a failure to comply with your duty to disclose all material facts accurately and completely at inception and all material changes during the period of cover could result in the contract being avoided by Underwriters and/or claims not being met. You are also reminded that claims must be promptly notified in accordance with the terms herein and that all material facts thereto must be disclosed

XL Services UK Ltd is an appointed representative of XL London Market Ltd which is authorised and regulated by the Financial Conduct Authority

Any insurer monies held by XL Services UK Limited are held as agent for XL London Market Ltd at Lloyd's

Please read this document carefully to ensure it meets your requirements. Please advise Underwriters or your broker immediately if any of the details contained herein are incorrect
