



SCHEDULE

MASTER TRADESMAN

Policy No. BAC13337062892

Period of Insurance from **01/12/2023** To Midnight on **30/11/2024**

Brunel Insurance Brokers Limited 9 Falcon Court Preston Farm Industrial Estate Stockton-On-Tees TS18 3TS Agency Number: 13337 Agent Ref: 623783692	Insured	HGC Services Ltd
	Address	2 Roseberry Gardens Carlton Stockton-On-Tees TS21 1FG

Business Description: Property Maintenance/Repairers

Premium	£347.26	Premium Tax 12%	£41.67	Total	£388.93
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Section Description	Limit of Indemnity / Sum Insured
PUBLIC LIABILITY NUMBER OF INSURED PERSONS: MANUAL - 1 CLERICAL - 1	£5,000,000
EMPLOYERS' LIABILITY NUMBER OF INSURED PERSONS: MANUAL - 1 CLERICAL - 1	Not Operative
STANDARD PLUS TOOLS COVER NUMBER OF INSURED PERSONS - 1	£5,000
CONTRACT WORKS	Not Operative
OWN PLANT	Not Operative
HIRED IN PLANT	Not Operative

IMPORTANT Any query should be referred immediately to your Broker. Please read this Schedule carefully, check that it meets your requirements and keep it safely with your Policy Booklet

Business Description

Property Maintenance/Repairers

The Endorsements shown below apply to your policy

1 - Excluded activities

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with

1.
 1. the demolition or partial demolition of any structure
 2. the surfacing or construction of roads
 3. the laying of underground servicesunless incidental to any building contract undertaken by **You** for which indemnity is provided hereunder
2. any excavation exceeding in any part a depth of 3 metres
3. the felling or lopping of any tree exceeding 5 metres in height
4. pile driving quarrying the use storage or possession of explosives water diversion or work under water fuel gas or mineral exploration or extraction
5. the use or possession of tower cranes or cradles
6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples
7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based **Product**
8. work on computer mainframe installations and their cabling.

2 - Premise Restriction

We shall only be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with work in or on buildings or that part of any building (including the grounds thereof) occupied solely as:

- private dwellings
- shops
- offices
- hotels
- public houses and restaurants
- guest houses
- schools or colleges
- residential, retirement or nursing homes

We will not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with work in or on any other premises not defined above.

4(£250) - Increased Property Damage Excess

The amount of **£100** shown in Exclusion 10 (c) of the Public and Products Liability Section is increased to the amount stated in the **Schedule** against this Endorsement Number.

16 - Welding Exclusion

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We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the use of electric oxy-acetylene or other welding or heat cutting equipment

37 - Damp Proofing / Timber Treatment Exclusion

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with any damp proofing or timber treatment work undertaken by or on **Your** behalf.

42 - Efficacy Exclusion

We shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the failure or partial failure of any Product or part thereof to perform the function for which it was intended.