



Period of Insurance:	01/12/2023 to Midnight 30/11/2024
Policy No:	BAC13337062892
Quote Ref No:	623783692
Agents Name:	Brunel Insurance Brokers Limited
Agency Number:	13337
Agents Ref:	623783692

MASTER TRADESMAN STATEMENT OF FACT

Premium including IPT: £388.93

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when you first take out this policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of any application form, declaration and / or statement of fact is accurate and complete. If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.

If you fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible we may avoid this policy and refuse all claims where:

- (a) such failure was deliberate or reckless; or
- (b) we would not have entered into this policy on any terms had you made a fair presentation of the risk.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance broker.

You must check all the information contained within this document immediately and tell us if any details are incorrect. You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

A Key Facts Summary and a copy of the Policy Wording are available from your broker upon request, or can be downloaded from our website:

<https://www.coveainsurance.co.uk/products-and-services/commercial-lines/small-business/master-tradesman-professionals-acturis/>

ASSUMPTIONS

- You or any directors or partners involved with the business or any other business have not been served with a County Court Judgement or Scottish Decree within the last 5 years.
- You or any directors or partners involved with the business or any other business have not been convicted during the past 5 years of any offence relating to Health & Safety of employees or members of the public.
- You or any director or partner involved with the Business have not been convicted or have any prosecution pending for any offence involving dishonesty of any kind including for example arson, fraud, theft or handling stolen goods.

PROPOSER DETAILS

PROPOSER(S)

Company Name:	HGC Services Ltd
ERN Details	
Address	2 Roseberry Gardens Carlton Stockton-On-Tees TS21 1FG

GENERAL DETAILS

Neither you or any director or partner involved with the Business or any other business:

- Have ever been declared bankrupt or insolvent or been the subject of bankruptcy proceedings and not been discharged

Covea Insurance plc
Norman Place, Reading RG1 8DA

Telephone: 0330 221 0444

Fax: 0118 955 2211

[Website: www.coveainsurance.co.uk](http://www.coveainsurance.co.uk)

Registered in England and Wales 613259

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority No. 202277



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- Have had a proposal refused or declined or had a renewal refused or had an insurance cancelled or had special terms imposed.
- Have ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence.
- You do not have a separate dedicated business premises.
- Your work does not involve discharge of fumes, effluent or anything of a noxious nature.
- Your work does not involve the use of substances which could be harmful to health.

CLAIMS HISTORY

- Neither you or any director or partner involved with the business or any other business have had no previous losses/claims made in the last five years.



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COVER DETAILS

Business Description: Property Maintenance/Repairers

Number of Years continuous experience in the Trade: 10

Year Business established: 2023

Details of Heat equipment used: None

Number of Directors / Principals / Partners undertaking manual work: 1

Number of Directors / Principals / Partners undertaking clerical work: 1

Number of Employees, labour only sub-contractors, or those working under Government schemes undertaking manual work: 0

Number of Employees, labour only sub-contractors, or those working under Government schemes undertaking clerical work: 0

Public Liability Limit of Indemnity: £5,000,000 any one occurrence

Employers Liability Limit of Indemnity: Not Operative

OPTIONAL ADDITIONAL COVERS

Contract Works Cover	Not Operative
Own Plant Cover The liability of the Company shall not exceed the sum insured as stated above or £25,000 in respect of any one item	Not Operative
Hired in Plant Cover	Not Operative
Tools Cover Level of Tools Cover: The level of cover provided is for loss of or damage to tools for use in connection with the business the property of, or hired in by, any manual principal, partner or director or employee included in the Public Liability cover. Tools cover includes losses from any unattended motor vehicle or trailer caused by or arising from theft or attempted theft. The maximum liability of the Company in respect of the amount payable to any one Insured Person shall not exceed: £5,000 during any one period of insurance. SUBJECT TO THE DEDUCTION OF THE £500 in respect of any one tool or 20% of the EXCESS Sum Insured whichever is greater. PRINCIPLE TOOLS COVER EXCLUSIONS The first £250 of each and every occurrence of loss or damage caused by theft or attempted theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park. The first £60 in respect of any other cause. Loss of or damage to tools caused by theft or attempted theft if they are left unattended unless they are contained in a securely locked motor vehicle, trailer or room and there is evidence of forcible or violent entry. Loss of or damage to tools while lent or hired out. Loss or damage caused by wear, tear, rust, mechanical or electrical breakdown or any process of cleaning, repair or restoration.	£5,000
Personal Accident Cover	Not Operative
Business Equipment Cover	Not Operative
Business Interruption Cover	Not Operative

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Professional Indemnity Cover	Not Operative
Travel Cover	Not Operative
Fixed Woodworking Machinery Cover	Not Operative

TERRITORIAL LIMITS

Great Britain, the Isle of Man and Channel Islands

ENDORSEMENTS APPLICABLE

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 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
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the failure or partial failure of any Product or part thereof to perform the function for which it was intended.

PUBLIC LIABILITY PROPERTY DAMAGE EXCESSES

General property damage:	£100
Loss of or damage to underground pipes, cables or services:	£500
Caused by or arising from the application of heat:	£500
Additional excess if additional partners, directors or employees (other than office staff) taken on and Covéa Insurance are not notified within 14 days:	£500

GENERAL

- Your payments to bona-fide or supply and fix subcontractors do not exceed £50,000 per annum or 25% of your annual turnover, whichever is greater.
- You do not use Welding or Flame Cutting equipment.
- You do not hire out Plant and/or Machinery to other persons or firms.
- All Plant and Machinery will be properly maintained, adequately guarded and regularly inspected to comply with statutory requirements.
- You do not undertake work involving the installation, service, maintenance or repair of gas appliances pipe work, equipment or flues unless such work is carried out by persons registered on the Gas Safe Register.
- You do not undertake work away from your premises involving the use or handling of Asbestos or Silica or the discharge of toxic or dangerous substances into the atmosphere, sewers, waterways or elsewhere.
- **You confirm that the business complies with the appropriate Covid-19 Secure Guidelines and that Risk Assessments and Method statements can be produced if requested**

ADDITIONAL INFORMATION

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 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

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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

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, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: dataprotection@coveainsurance.co.uk.

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 otherwise, 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

This insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Its Firm Reference Number is 202277.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Reason for Issue: New Business

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