

# TRADESMEN

## Summary of Cover

*The Tradesmen policy is available for self employed persons and small businesses with up to 8 people and a turnover of £500,000 or less.*

### **Why choose AXA's Tradesmen policy?**

**Tailor-made for your business** – The Tradesmen policy provides Public liability cover as standard and the ability to select from a range of optional covers to best meet your business needs. We only charge you for the cover you select – we won't charge you for cover you don't need!

**Individually rated trades** – Each trade is rated individually, meaning that you pay the appropriate premium for the work you carry out.

**Flexible** – If you need to take on extra temporary staff to cover busy periods, cover for temporary staff is automatically provided for up to 50 man days in any period of insurance.

**Optional extras** – To offer you comprehensive protection, we have a wide range of optional covers to protect your business, including personal accident, tools, own plant and equipment, hired in plant, contract works and employers liability.



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**Policy summary**

This document is a summary of the insurance cover provided by the Tradesmen policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the policy in the policy booklet. This summary is provided to you for information purposes only and does not form part of your insurance contract.

<b>Features and benefits</b>		
<b>Public liability</b>		
<b>Cover offered</b>	<b>Standard cover</b>	<b>Optional cover</b>
Legal liability to pay damages and associated legal costs for accidental injury, damage to material property, nuisance or wrongful arrest in connection with the business	£1m any one event	Maximum £5m any one event
Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority	✓	
Indemnity to principal	✓	
Liability for use of owned or non owned plant and vehicles in circumstances where insurance is NOT required under Road Traffic legislation	✓	
Legal liability for leased or rented premises where there is no responsibility to have insurance for fire and perils	✓	
Liability arising under the Data Protection Act 1998	£250,000 any one period of insurance	
Legal liability arising out of Section 3 of the Defective Premises Act 1972	✓	
Legal liability arising out of pollution which is sudden, identifiable and unintended	✓	

Features and benefits (continued)		
Personal accident		
Cover offered	Standard cover	Optional cover
Applies to principals, partners and directors, under the age of 75	✓	
Benefit A – Death, loss of sight, loss of limb, permanent total disability following occupational accidents	£2,000	
Benefit B – Temporary total disability, weekly benefits on 24 hour basis		Maximum benefit £500 per week up to 104 weeks
Employers liability		
Legal liability to pay damages and associated legal costs in respect of injury to employees		Up to £10m any one event
Indemnity to principal		✓
Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority		✓
Compensation for unsatisfied court judgements		✓
Injury to working partners		✓
Own plant, tools and equipment		
All risks cover (subject to certain exclusions)		✓
Applies to: a) constructional plant, machinery, trailers, tools, equipment, site huts or caravans (including their contents) belonging to the business whilst on or next to the contract site or in transit within the territorial limits		Maximum Sum Insured £25,000
b) Stock in trade while at insured's premises, in a securely locked compound or store, in transit within the territorial limits		£2,500

Features and benefits (continued)		
Own plant, tools and equipment		
Cover offered	Standard cover	Optional cover
c) Portable tools and equipment including portable electronic equipment the personal property of principals, partners, directors or employees		Up to £500 any item of property
Automatic reinstatement of sum insured		✓
Costs incurred in recovering immobilised property		✓
Hired in plant		
All risks cover (subject to certain exclusions)		✓
Applies to constructional machinery, tools, equipment, site huts or caravans hired for use in connection with the business whilst on or next to the contract site or in transit within the territorial limits		Maximum Sum Insured £50,000
Automatic reinstatement of sum insured		✓
Costs incurred in recovering immobilised plant		✓
Costs of continuous hire following loss or damage to hired machinery		Up to £25,000
Contract works		
All risks cover (subject to certain exclusions)		✓
Applies to the permanent or temporary works carried out under any contract or development and materials used on or next to the site or in transit within the territorial limits		Maximum £500,000 any one contract
Automatic reinstatement of sum insured		✓
Debris removal and professional costs		✓
Cover under the JCT Standard form of Building Contract		✓
Indemnity to principal		✓

Features and benefits (continued)		
Contract works		
Cover offered	Standard cover	Optional cover
Extension to include additional costs to comply with any Act of Parliament or Local Authority bye-laws		✓
Off site storage of materials within the territorial limits		✓
Speculative building – property built or erected other than under a contract		✓
The sum insured will automatically increase if there is an increase in the value of a contract		Up to 20% of the sum insured
Cost of redrawing plans following damage		Maximum £25,000
Extra costs for expediting repairs to property such as over time and nightwork		✓
Show houses and contents		£10,000 in respect of contents

Significant or unusual exclusions and limitations	
Exclusion or Limitation	Applicable section
Precaution required in respect of use of heat	Public liability
Fines and penalties imposed	Public liability, and Contract works
Damage to property owned or in your custody or control	Public liability
Liability for which compulsory motor insurance is required	Public liability
The total aggregate limit in respect of all losses due to terrorism and pollution during any one period of insurance	Public liability
Recall costs or making refunds in respect of goods or materials supplied	Public liability

<b>Significant or unusual exclusions and limitations (continued)</b>	
<b>Exclusion or Limitation</b>	<b>Applicable section</b>
Damage to works and rectification of defects	Public liability
Advice, design or specification undertaken for a fee	Public liability
Liability assumed by agreement or contract condition unless we undertake the conduct and control of claims	Public liability
All liability arising from asbestos	Public liability
Liability arising from work in or on – aircraft / watercraft or at airports in areas with aircraft access – railways or railway stations – docks or harbours – quarries mines collieries – chemical or petro chemical works oil refineries gas works or fuel storage facilities – power stations or nuclear plant – bridges viaducts tunnels dams chimney shafts towers or steeples	Public liability
The limit of indemnity in respect of any one claim caused by terrorism is restricted to £5m	Employers liability
Loss due to unexplained disappearance or inventory shortage	Own plant, tools and equipment, Hired in plant and Contract works
Theft or attempted theft from an unattended vehicle unless there is evidence of forcible or violent entry	Own plant, tools and equipment
Loss or damage to computer systems caused by programming or operator error or virus	Own plant, tools and equipment, Hired in plant
Existing property (including that being worked upon)	Contract works
Rectifying or replacing defective workmanship	Contract works
Completed works where a certificate of completion has been issued	Contract works
Terrorism	Own plant, tools and equipment, Hired in plant Contract works and Personal accident

Significant or unusual exclusions and limitations (continued)	
Loss or damage due to occupation by a third party of part of the premises that represent the contract works	Contract works
Mechanical or electrical breakdown	Own plant, tools and equipment
Self inflicted injury, suicide, injury due to the influence of alcohol or non prescribed drugs	Personal accident
Existing physical or mental illness	Personal accident
Pregnancy	Personal accident
<b>Hazardous pursuits</b> – aeronautics or aviation other than as a passenger – motor or horse racing, rugby soccer motor cycling or pillion riding or underwater activities involving the use of breathing apparatus – mountaineering rock climbing or potholing – any sport on a professional or semi professional basis – operational duties as a member of the Armed Forces	Personal accident
Weekly benefits shall not exceed 75% of insured persons average weekly income	Personal accident
You must notify us immediately if the number of people upon which cover is based changes	All sections

Excesses	
Public liability	£250 (increasing to £500 or £1,000 for certain trades)
Personal accident	14 days
Own plant, tools and equipment	10% of each and every claim subject to a minimum of £100 and maximum of £500
Hired in plant	£250 standard excess rising to £500 for theft and malicious damage
Contract works	£250 standard excess rising to £500 for theft and malicious damage

## **Policy duration**

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This is an annually renewable policy.

## **Law applicable**

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You and we are free to choose the law applicable to the policy. As we are based in England we propose to apply the law of England and Wales and by purchasing this policy you have agreed to this.

## **Making yourself heard**

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Any complaint you may have should in the first instance be addressed to your Insurance Adviser, then claim office or helpline as applicable. If you are not satisfied with the way in which your complaint has been dealt with, you should write to the Customer Care Department of AXA Insurance.

If the complaint is still not resolved, you can approach the Financial Ombudsman Service. The Ombudsman will only consider complaints if:

- We have provided you with written confirmation that our internal complaints procedure has been exhausted
- Your business has a turnover of less than £1,000,000

Referral to the Financial Ombudsman will not affect your right to take legal action.

Full details of addresses and contact numbers can be found within the Policy Wording.

## **Financial Services Compensation Scheme (FSCS)**

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AXA Insurance is covered by the FSCS, which is triggered when an authorised firm goes out of business. In this unlikely event you may be entitled to compensation from the scheme.

Compensation under the scheme provides:

- Compulsory insurance is covered in full
- Non Compulsory Insurance is protected in full for the first £2,000 and 90% of any amount above the threshold

Full details are available at [www.fscs.org.uk](http://www.fscs.org.uk)

## **Financial Services Authority regulation**

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AXA Insurance UK plc is authorised and regulated by the Financial Services Authority. This can be checked on the FSA's website at [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting them on 0845 606 1234



### **AXA Insurance UK plc**

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