

This document provides a guide to the cover provided. It is however only a summary of the terms of cover and does not contain full details of the insurance policy terms, conditions and exclusions which are contained in the insurance policy itself. A copy of the full policy wording can be obtained by visiting www.groupama.co.uk/products/ or by contacting your Insurance Advisor. You should refer to your own policy document, your schedule (which indicates operative sections) and any endorsements that apply to your own policy for full details of your cover.

This insurance is underwritten by Groupama Insurance Company Limited

Type of Insurance Package for Tradesmen and Professionals

Period of Cover 12 Months

Public Liability is compulsory and cover is also available for Employers Liability, Tools and Business Equipment and Goods in Transit.

PUBLIC LIABILITY		
Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Legal Liability for injury or death to third parties and damage to third party property</p> <p>Limit of Indemnity £1,000,000 with an option to increase to £2,000,000 or £5,000,000 for most trades</p> <p>Insureds liability for the acts of Bona Fide subcontractors included</p> <p>Indemnity to Principal Clause</p> <p>Court Attendance compensation: Director or Partner £250 per day Employee £150 per day</p>	<p>Territorial Limits: England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man, and any member country of the European Union.</p> <p>£250 Third Party Property Damage Excess</p> <p>Payments to such subcontractors must not exceed 25% of annual turnover and evidence of their own insurance must be obtained</p> <p>Cover provided for a maximum of 50 days</p> <p>Exclusions: - Work in or on or in connection with: Docks, harbours, railways, watercraft, offshore, gas or oil installations, chemical or petrochemical works, oil or gas refineries or storage facilities, aircraft, airports or airfields, collieries, mines or quarries, power stations, any installation where nuclear processing is undertaken</p> <p>Lopping, topping or felling of trees</p> <p>Professional advice and treatment for Professional trades</p> <p>Conditions and Precautions Applying:</p> <p>Use of Heat Precautions</p> <p>Bitumastic Products Precautions</p> <p>Flammable Solvents Precautions</p> <p>Underground Services Precautions</p>	<p>Public Liability Insurance Section</p> <p>Public Liability Section Conditions</p> <p>Public Liability Section Extensions</p> <p>Public Liability Section Extensions</p> <p>Public Liability Section Conditions</p>

EMPLOYERS LIABILITY

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Legal Liability for injury or death to employees including claimants costs and expenses</p> <p>Limit of Indemnity £10,000,000</p> <p>Indemnity to Principal Clause</p> <p>Court Attendance compensation: Director or Partner £250 per day Employee £150 per day</p> <p>Clerical Employees included without charge for contracting trades</p> <p>Option to extend cover to include injury to working partners</p>	<p>Territorial Limits: England, Scotland, Wales, Northern Ireland, the Channel Islands, the Isle of Man, and any member country of the European Union.</p> <p>Exclusions: - Work in or on or in connection with: Docks, harbours, railways, watercraft, offshore, gas or oil installations, chemical or petrochemical works, oil or gas refineries or storage facilities, aircraft, airports or airfields, collieries, mines or quarries, power stations, any installation where nuclear processing is undertaken</p> <p>Lopping, topping or felling of trees</p>	<p>Employers Liability Insurance Section</p> <p>Employers Liability Section Extensions</p> <p>Employers Liability Section Extensions</p> <p>Employers Liability Section Extensions</p>

TOOLS AND TRANSIT

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Loss or damage to</p> <p>(a) tools and business equipment including laptops, other computer equipment and accessories</p> <p>(b) Goods in transit</p> <p>Alternative Accommodation following damage to trade premises by fire explosion storm or flood</p>	<p>Cover applies anywhere in the European Union</p> <p>Excess</p> <ul style="list-style-type: none"> - £50 Tools & Business Equipment and Transit - £100 in respect of glass and non ferrous metals - £200 for computer equipment <p>Up to £500 per month for a maximum of 12 months excluding the first seven days</p> <p>Cover provided for a maximum of 50 days</p> <p>Exclusions: - Theft of tools and office equipment from unattended vehicles overnight unless in a securely locked garage or alarmed vehicle with an approved alarm</p> <p>Theft of mobile phones or computer equipment from any unattended vehicle unless from a securely locked boot or locked glove box and theft results from forcible and violent entry into a securely locked motor vehicle</p> <p>Theft from open sided or open backed vehicles / trailers</p>	<p>Tools and Transit Insurance Section</p> <p>Tools and Transit Section Extensions</p> <p>Tools and Transit Section Extensions</p>

TAX & PROPERTY PROTECTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Tax & Property Protection cover is provided as standard on all policies</p> <p>Fees and Expenses incurred in respect of Tax Investigation and Property Protection</p>	<p>Limits: £25,000 any one Investigation or proceedings for Property Protection and £50,000 in total in the period of insurance</p>	<p>Tax & Property Protection Insurance Section</p>

EMPLOYMENT & PROSECUTION PROTECTION

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the Policy that Contains Further Details
<p>Employment & Prosecution Protection cover is provided whenever Employers Liability cover is insured</p> <p>For fees and expenses incurred in defending</p> <p>(a) disputes with employees (b) proceedings against an employee</p>	<p>Limits: £25,000 any one dispute and limited to:</p> <ul style="list-style-type: none"> - £100,000 in total for disputes with employees - £50,000 in total for proceedings against an employee <p>in the period of insurance</p>	<p>Employment & Prosecution Protection Section</p>

Cooling Off Period

We hope that you will be happy with your Groupama insurance policy. If, after having arranged this insurance you decide not to proceed, the policy may be cancelled by returning the policy schedule and certificates to the intermediary or organisation that arranged this insurance on your behalf within 14 days of receipt. So long as no incidents have occurred that could result in a claim, we will refund any premium that you have paid.

If you wish to make a claim, please telephone 0870 6002123

We make every effort to maintain the highest standards but recognise that there may be occasions when the particular requirements of our customers are not met. In these circumstances please contact either the intermediary or organisation that sold you this insurance or Groupama Insurances directly by telephone on 0870 850 8510; by e-mail at customer.service@groupama.co.uk, or via www.groupama.co.uk

If your concern or issue cannot be settled you may be entitled to refer it to the Financial Ombudsman Service.

Groupama Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to receive compensation if we are unable to meet our obligations. Full details are available from the FSCS.