



Authorised and regulated by  
the Financial Services Authority

**SCHEDULE**

**MASTER TRADESMAN PLUS**

**Policy No. CT02 - 021499727**

Period of Insurance from 04th November 2011

To Noon Renewal Date 01st July 2012

ALEXANDER SWAN INSURANCE SERVICES LTD  
3 TEMPLE CHAMBERS  
TEMPLE STREET  
SWINDON  
WILTSHIRE  
SN1 1SQ

**Agency Number:** 7876

**Agency Ref:** Q/CT-07876-000793

Insured MR BEN MILES

Address 59 VICARAGE ROAD  
HASTINGS  
EAST SUSSEX  
TN34 3LZ

Trading Name

Business Description

GUTTER CLEANERS, WINDOW CLEANERS

Premium

£ 33.50

Premium  
Tax (6.00%)

£ 2.01

Total

£ 35.51

The following sections are in force

| Section | Description                                       | Limit of Indemnity | Sum Insured | Premium Exc. Tax |
|---------|---|--------------------|-------------|------------------|
| B       | Public Liability<br>Number Of Insured Persons - 1 | £5,000,000         |             | £33.50           |

**Data Protection Act**

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

If you have any queries about the use of your information please write to the Data Protection Officer, MMA Insurance plc, Norman Place, Reading, RG1 8DA

Reason for Issue

INCREASING PL TO 5 MILLION

Schedule Dated

04th November 2011

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



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|   |                          |  |
|---|--------------------------|--|
| <p>ALEXANDER SWAN INSURANCE SERVICES LTD<br/>3 TEMPLE CHAMBERS<br/>TEMPLE STREET<br/>SWINDON<br/>WILTSHIRE<br/>SN1 1SQ</p> <p><b>Agency Number:</b> 7876<br/><b>Agency Ref:</b> Q/CT-07876-000793</p> | <p>Name/<br/>Address</p> | <p style="text-align: center;"><b>Continuation Page</b></p> <p>MR BEN MILES<br/>59 VICARAGE ROAD<br/>HASTINGS<br/>EAST SUSSEX<br/>TN34 3LZ</p> |
|---|--------------------------|--|

|              |  |
|--------------|--|
| Trading Name |  |
|--------------|--|

The Endorsements shown below apply to your policy.

**1: Excluded activities**

(Applicable to all policies unless overridden by a further Endorsement)  
The Company shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with

1.
  - a. the demolition or partial demolition of any structure
  - b. the surfacing or construction of roads
  - c. the laying of underground services

unless incidental to any building contract undertaken by the Insured for which indemnity is provided hereunder

2. any excavation exceeding in any part a depth of three metres
3. the felling or lopping of any tree exceeding five 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 computers or ancillary equipment and their cabling used for any business purpose

**10: Heat exclusion**

The Company shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with the use of electric oxyacetylene or other welding or heat cutting equipment hot air guns blow lamps or blow torches tar bitumen or asphalt heaters or any other equipment or process involving the application or use of heat elsewhere than at the Insured's own premises

|                  |                            |                |                    |
|------------------|----------------------------|----------------|--------------------|
| Reason for Issue | INCREASING PL TO 5 MILLION | Schedule Dated | 04th November 2011 |
|------------------|----------------------------|----------------|--------------------|

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MR BEN MILES  
59 VICARAGE ROAD  
HASTINGS  
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TN34 3LZ

**Continuation Page**

Trading Name

The Endorsements shown below apply to your policy.

**14: Woodworking machinery exclusion**

(Applicable to section C – Employers Liability only)

The Company shall not be liable in respect of Bodily Injury caused by or in connection with the use of power driven woodworking machinery other than portable tools applied to the work by hand

**19: Property being worked upon**

The Company shall not be liable in respect of loss of or damage to property being worked upon if the loss or damage arises from such work

Reason for Issue

INCREASING PL TO 5 MILLION

Schedule Dated

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**MASTER TRADESMAN PLUS****STATEMENT OF FACT**

Quote Ref. No. CT02 - 021499727

Please read the following information carefully. It forms a record of information advised and constitutes the basis of your contract of Insurance.

If you are satisfied that, to the best of your knowledge and belief this is a true Statement of Fact, you need take no further action.

If any of the facts in this statement are incorrect you must notify your insurance broker/intermediary as soon as possible and, in all circumstances, within thirty days from the date of inception of the policy. Failure to advise that the facts in this statement are wrong could result in the invalidation of the policy.

Upon payment of the premium requested and subject to the Statement of Fact not being rejected by you, you are accepting the insurance offered on the terms contained in the Statement of Fact, the Policy Schedule and the Policy Document which are available from your broker.

**PROPOSER(S)**

Name: MR BEN MILES

Trading Name:

ERN Details: MILES B

Company ERN:

Address: 59 VICARAGE ROAD  
HASTINGS  
EAST SUSSEX  
TN34 3LZ**START DATE:** 04th November 2011**GENERAL DETAILS**

- You or any director or partner involved with the Business or any other business have not been declared bankrupt or insolvent
- You or any director or partner involved with the Business or any other business have not 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 or any director or partner involved with the Business or any other business have not been convicted during the past five years of any offence relating to the Health and Safety of your employees or members of the public in connection with your business
- 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
- You or any director or partner involved with the Business have not had a County Court Judgment served against you or entered into an Individual Voluntary Arrangement in the past five years
- You or any director or partner involved with the Business or any other business have ever had a previous insurer decline a proposal, refuse to renew a policy or impose special terms or conditions

**COVER DETAILS**

Business Description: GUTTER CLEANERS, WINDOW CLEANERS

Number of Principals involved in the primary trade activities of the business: 1

06/07/2011

Number of Employees, labour only sub-contractors, or those working under Government schemes involved in the primary trade activities of the business: 0

Public liability limit of liability: £5,000,000 any one occurrence.  
Employers Liability Limit of Indemnity: Not Insured

#### OPTIONAL ADDITIONAL COVERS

|  |             |
|--|-------------|
| Contract Works Cover   | Not Insured |
| Own Plant Cover  | Not Insured |
| Hired in Plant Cover   | Not Insured |
| Injury to Working Partners:  | Not Insured |
| Employer's Liability cover for employees using fixed woodworking machinery (including no. of employees): | 0ees        |

#### TOOLS COVER

|  |      |
|--|------|
| Level of Tools Cover:                                  | None |
| Number of Principles or Partners or Directors covered: | None |
| Number of Employees covered:                           | None |

#### GEOGRAPHICAL LIMITS

Great Britain, the Isle of Man and Channel Islands.

#### EXCLUDED WORK

Unless specially amended, all policies exclude:

- Any excavation exceeding in any part a depth of 3 metres.
- The felling or lopping of any tree exceeding 5 metres in height.
- Pile driving, quarrying, the use, storage or possession of explosives, water diversion or work under water, fuel, gas or mineral exploration or extraction.
- The use or possession of tower cranes or cradles.
- 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.
- 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.
- Work on computers or ancillary equipment and their cabling used for any business purpose.
- The use of fixed woodworking machinery.

All policies exclude the following unless incidental to any building contract undertaken by the Insured for which indemnity is provided in the policy.

- The demolition or partial demolition of any structure.
- The surfacing or construction of roads.
- The laying of underground services.

## **ENDORSEMENTS APPLICABLE TO THIS POLICY**

### **1: Excluded activities**

(Applicable to all policies unless overridden by a further Endorsement)

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### **19: Property being worked upon**

The Company shall not be liable in respect of loss of or damage to property being worked upon if the loss or damage arises from such work

## **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 MMA 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
- 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 use Welding or Flame Cutting Equipment
- For the trades of BUILDERS and PROPERTY MAINTENANCE/REPAIR Only, your work as SEPARATE contracts in respect of Painting and Decorating, Roofing, Groundworks or Plumbing and Heating does not exceed 15% of your annual turnover. In addition, your work as SEPARATE contracts does not exceed 5% of your annual turnover in respect of Timber Treatment, Damp-Proofing or Civil Engineering
- 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

#### **DATA PROTECTION ACT**

The information you provide is collected by or on behalf of MMA Insurance 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 and to enable us to detect fraud or loss.

If the broker or intermediary you have used to obtain this insurance policy ceases to carry on business, to otherwise trade or to be regulated by the FSA as an insurance intermediary, we may transfer your personal data and information to another insurance intermediary who will continue to effect insurance cover for you. Please let us know if you do not want us to share your personal data and information with another insurance intermediary as described above.

We may use some of the information you provide for research, marketing or statistical purposes. 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.

Details of your Employers Liability cover will be passed to the Employers Liability Tracing Office and will be made available within a searchable database to potential claimants for the purpose of identifying which insurer or insurers provide or have provided employers liability cover to you as an employer.

In order to prevent or detect fraud we will check your details with various fraud prevention agencies. If false or inaccurate information is provided and fraud is suspected details will be passed to these agencies to prevent fraud and money laundering. Other users of these 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 out further details 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 by contacting us at [info@mma-insurance.com](mailto:info@mma-insurance.com).

Providing information to us signifies you consent to it being used for these purposes. You must ensure that any information you supply relating to anyone else is accurate and that you have obtained their consent on our behalf to the use of their data for these purposes. If you have any queries about our use of information please write to the Data Protection Officer, MMA Insurance plc Norman Place Reading RG1 8DA.

#### **ABOUT MMA INSURANCE**

MMA Insurance plc is a strong, well established UK insurer and a wholly owned subsidiary of French multi-national MMA IARD Assurances Mutuelles, a mutual insurer of some 180 years standing and part of Europe's leading insurance mutual, Covéa. We offer a range of bespoke and package products for small to medium sized businesses as well as household and motor insurance.

MMA's reputation is founded on a track record of consistent profitability, financial stability (Standard & Poor's rate MMA A- Stable) and reliability for over 50 years. Our long-term approach to doing business exclusively with our broker community ensures that we listen to their needs and respond with practical solutions that are sustainable. This spirit of partnership and mutual respect has resulted in very strong relationships with brokers across the UK.

MMA Insurance is a member of the Association of British insurers and the Financial Ombudsman Service. MMA is authorised and regulated by the Financial Services Authority.

MMA Insurance plc, Norman Place, Reading, RG1 8DA  
Fax: 0118 955 2211  
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Tel: 0844 902 1000

Reason for Issue: INCREASING PL TO 5 MILLION  
Date of Issue: 04th November 2011