



Contractors Combined New Business Schedule

The Insurer	Bright Sky Solar Ltd
Broker name	R A COWEN & PARTNERS LTD - NG18 1EU
Period of insurance from	12/04/2023
Period of insurance to	11/04/2024

IMPORTANT – Please read the following information carefully

This schedule, the policy, the statement of facts, endorsements and certificate should be read as if they are one document.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

The business	Electrical Contracting Ex Aerial Erecting, Solar Panel Installation, Service & Repair
Address	11 Whitby Avenue Broadstone Dorset United Kingdom BH18 8HL

Summary of cover

Material damage 'all risks'	Insured
Business interruption	Insured
Book debts	Not insured
Money	Not insured
Deterioration of stock	Not insured
Engineering breakdown	Not insured
Computer breakdown	Not insured
Terrorism	Not insured
Goods in transit	Not insured
Specified items 'all risks'	Not insured
Employers' liability	Insured
Public liability	Insured
Products liability	Insured
Employee dishonesty	Not insured
Cyber	Not insured
Legal expenses	Not insured
Personal accident	Not insured
Contract works	Not insured
Employees' personal tools and effects	Not insured
Owned plant	Not insured
Hired-in plant	Not insured

Material damage 'all risks'

Refer to section A in **your** Contractors Combined policy.

Denotes index linking

Material damage 'all risks' extensions

Accidental discharge of gas systems	£5,000
Capital additions	£500,000 or 20% of the sum insured for Section A, whichever is the lesser
Exhibition, trade fairs and conferences cover	£10,000
Landscaped gardens	£50,000 or 20% of the sum insured for Section A, whichever is the lesser
Metered supplies	£10,000
Outside catering	£5,000
Personal effects	£1,000
Theft of keys	£2,500
Trace and access	£25,000 or 10% of the sum insured for Section A, whichever is the lesser
Unauthorised use of electricity, gas, oil or water	£10,000 or 10% of the sum insured for Section A, whichever is the lesser

Public and products liability

Refer to section K in **your** Contractors Combined policy.

Subsection	Description	Limit of indemnity
K1	Public liability	£5,000,000
K2	Products liability	£5,000,000

Third party property damage - **excess** £250

Public and products liability endorsements

The Public and products liability cover is subject to the endorsements shown below. Full endorsement wording(s) are listed at the end of this schedule under the Endorsements and subjectivities wordings section.

CCI049 Heat work away exclusion

AR0479 Height limit

AR0493 Bona Fide Sub Contractors

Policy level endorsements and subjectivities

No endorsements or subjectivities applicable.

Endorsements and subjectivities wordings

CCI047 Portable heater condition

It is a condition precedent to **our** liability that any portable heater is:

- fuelled by electricity only; and
- kept at least two metres away from any combustible materials; and
- is in proper working order and annually PAT tested; and
- not in use whilst the **premises** is unattended.

CCI049 Heat work away exclusion

Under Public liability **we** will not pay any claim for **damage** arising in connection with the use of welding, heating, burning or flame cutting equipment away from any property or premises owned or occupied by **you** for the purpose of carrying out **your business**.

CCI025 Electrical installation

Cover under Section A - Material damage "All risks" is subject to the full fixed electrical installation in the **premises** being inspected and tested by an approved contractor, subject to any agreed limitations, within six weeks of inception date and that any subsequent Code C1 and C2 defects have been implemented within the timescales stated in the electrical installation condition report.

Failure to comply with this could result in us amending the terms and conditions of the policy.

CCI040 Amendment to Essential employee clause

Under Section B Sub-section B1 – Business interruption 'all risks' the most **we** will pay in respect of the Essential employee clause is increased to £50,000.

CCI041 Amendment to lottery winner clause

Under Section B Sub-section B1 – Business interruption 'all risks' the most **we** will pay in respect of the Lottery winner clause is increased to £50,000.

AR0479 Height limit

Height limit

We will not pay any claim for **damage** in connection with any work at height exceeding 12m.

AR0493 Bona Fide Sub Contractors

It is a condition precedent to **our** liability that any and all bona-fide sub-contractors undertaking work on behalf of **you** shall have in force public liability insurance for the duration of such work and applicable in respect of all aspects and processes of such work.

Such public liability insurance must have a limit of indemnity equal to or greater than the limit of indemnity under this policy.

You will ensure that such insurance is in force as described.

Zurich Insurance Company Ltd

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