

CONTRACTORS QUOTATION

IMPORTANT NOTICE: Please check this quotation and accompanying Statement of Fact very carefully

The Statement of Fact/broker presentation together with any other information supplied to Insurers must not be misleading or incomplete. If you are aware (having made all due enquiries) of any information not specifically requested in the Statement of Facts but which have a material bearing upon the Insurers' decision on whether or not to provide cover to the Insured or the terms upon which such cover would be provided, you must notify the Insurers of it before the contract of insurance is concluded and obtain their specific confirmation that they are happy to proceed. You must inform Insurers of any material alterations or additions to the statements or particulars contained within this Statement of Facts/broker presentation, which occur before any contract of insurance based on this statement is effected.

Based on the information contained within the Statement of Facts/broker presentation the premium has been calculated as indicated below:



QUOTATION

Broker / Intermediary:	Howden UK Brokers Limited t/a Howden (Manchester)
Quotation Number:	II0952/01755020/2025
Policy Wording:	IIGL Contractors Professional Indemnity, IIGL Contractors Combined Liability
Insured:	Simpli Green Ltd
Risk Address:	Chambers Business Centre Chapel Road Oldham Greater Manchester OL8 4QQ
Insured's Business Category:	Cavity wall, Sound Proofing, Insulators & Insulation contractors Heating and Ventilating Contractors Electrical contractors - other Solar Panel Installation
Period of Insurance:	08/08/2025 to 07/08/2026 B.D.I.
Insurance Premium:	£ 2,159.04
Insurance Premium Tax @ 12.0%:	£ 259.08
Policy Administration Fee:	£ 175.00
Total Premium (including I.P.T):	£ 2,593.12
	(Minimum and Deposit. Adjustable at expiry. Non-refundable)

Insurance Premium Breakdown:

Contractors Combined Liability	£ 1,704.04
Excess of Loss Liability	£ N/A
Contractors All Risks	£ N/A
Material Damage	£ N/A
Professional Indemnity	£ 455.00
Directors and Officers	£ N/A
Contractors Legal Expenses	£ N/A

Personal Accident £ N/A

IMPORTANT NOTICE: Minimum and Deposit premiums are calculated by applying rates to estimated wage roll and turnover provided by you at inception of the policy. As these are only estimates, you are required to provide a declaration at the end of the policy and the premium is then adjusted to more accurately charge for the cover used. The adjustment can produce additional premiums depending on whether the year end declaration is more than the estimates used to calculate the original premium however, the original rate will not change. As this policy is issued on a Minimum and Deposit premium basis, the amount charged is the minimum premium, there is no return premium allowed if the year end declaration is less than the original estimate. There is also no return premium allowed on cancellation as the premium is the minimum no matter how long the policy has been in force.

Insurer or agents of the insurer reserve the right to charge the policyholder legal and/ or recovery fees where premiums are not paid within credit terms, where third party recovery is required.

Quote Valid Until: **07/08/2025**

Date Statement of Fact Completed: **02/07/2025**

Insurer:

Certain Underwriters at Lloyd's and/or London Company Insurers

Excesses and/or Special Conditions:

Contractors Liability

Public/Products Liability £500 Third Party Property Damage Excess, increasing to £1,000 in respect of heat use and/or water damage

IIGL Heating, Ventilation, Air Conditioning and Electrical Contractors SCHEME

The scheme has been created to provide additional cover required specifically for your trade. We have also included additional insurance policies to help protect you and your business

- EFFICACY COVER – Cover up to £100k following the failure of security systems to perform
- DEFECTIVE WORKMANSHIP – Cover should your work not be up to scratch we will guarantee it up to £10,000
- FINANCIAL LOSS - Providing indemnity for a financial loss suffered by your clients due to your actions
- CUSTOMER GOODS – Protecting you if you have to remove items to allow you access to a job

Airside Exclusion

This Policy does not indemnify the Insured in respect of liability arising out of or in connection with any location 'airside' - that is on any part of an aerodrome airfield or airport where the Insured or their Employees may come into contact with or work alongside aircraft or on the runway or the taxi part of the airfield

Asbestos- Accidental Discovery Endorsement

Applicable to Section One Public and Products Liability

Upon the accidental discovery of asbestos or materials containing asbestos fibre provided, this endorsement will indemnify the Insured for all liability arising out of such work provided that immediately upon discovery all handling removal transportation or disposal of asbestos or materials containing asbestos fibre ceases and any subsequent handling removal transportation or disposal of asbestos or materials containing asbestos fibre is carried out by licensed sub contractors.

Bona-fide Sub-Contractors Conditions

It is a condition with obligation that in respect of **injury** or damage arising out of or caused by work undertaken on **your** behalf by any bona-fide sub-contractor that:

a) you obtain and retain a written record that such bona-fide sub-contractor has in force throughout the duration of any work undertaken by them on your behalf Public Liability insurance with a limit of indemnity equivalent to that held by you covering legal liability for damage to property and injury to any person other than an employee and includes an indemnity to principal clause and;

1. is revalidated every twelve (12) months throughout the duration of their contract with you.
2. includes Products and Inefficacy Liability Insurance where security or fire alarm installation, maintenance or repair work is undertaken.

b) in the event of a claim related to work undertaken by such bona-fide sub-contractor you must provide documentary evidence of the Public Liability Insurance held by such bona-fide sub-contractor at the time of their appointment to carry out the work.

Customers' Goods

The Insurers will provide an indemnity to the Insured in respect of legal liability for accidental Damage to Property removed from a customer's premises by the Insured solely to enable the Insured to work upon such Property and whilst in the Insured's custody and control

Provided that

A) the total amount payable under this Extension in respect of any one Period of Insurance shall not exceed £25,000

B) the indemnity will not apply to

1) Damage to Property more specifically insured under any other policy covering the Insured's interest in or liability for such Property

2) Loss of Property by disappearance or by shortage where such loss is revealed only by the making of an inventory or stocktaking unless it can be attributed to one specific incident

Defective Workmanship/Guarantee Extension

The Public/Products section of this Insurance is extended to include the Insureds liability for the costs and expenses incurred in rectifying defective workmanship including replacing, removing recalling or making any refund in respect of goods.

Provided that:

A: The Insured has at least three years experience in the trade and has had no property damage claims in three years.

B: The Insurers shall not be liable for the first 10% of any loss or £1000 whichever is the greater which amount shall be retained by the Insured as their own liability and uninsured.

C: The maximum liability of the Insurers under this extension will not exceed £10,000 any one claim and in the aggregate in any one period of insurance.

Subject otherwise to the terms, exceptions and conditions of the Policy.

FINANCIAL LOSS EXTENSION

The Insurance as stated in the Public and Products Liability Section of this Policy is extended to indemnify the Insured subject to the terms, exceptions and conditions of this Insurance and of its extensions and of the Policy and any endorsement attached thereto in respect of all sums which the Insured shall become legally liable to pay as damage and claimants costs and expenses for accident financial loss in connection with the business during the period of insurance.

Financial loss shall mean a pecuniary loss, cost or expense and not occasioned by injury or loss of or damage to property or pollution and contamination.

Limit of Indemnity

The maximum liability of the Insurers for all claims for Financial Loss arising out of this endorsement will not exceed £20,000 any one claim and in the aggregate in any one period of insurance.

Exclusions

In addition to the exclusions of all sections and the exclusions to Section one Public/Products Liability and the exclusions to any extensions all of which shall apply to the Insurance provided under this endorsement the following exclusions shall also apply:

The Insurers shall not be liable for:

A: The first 10% of any loss or £2000 whichever is the greater – this amount will be retained by the Insured as their own liability and uninsured.

B: Liability which results from fraud, dishonesty, insolvency, financial default, conspiracy, conversion, deceit, intimidation, inducement or breach of contract injurious falsehood or passing off or infringement of trademark trade name merchandise mark registered design copyright or patent right or negligent mis-statements.

C: Any act of libel of slander or defamation.

D: The abandonment or postponement of any exhibition, meeting, function or other event organised by the Insured.

E: Liability arising out of the Data Protection Act 1998.

F: Liability suffered as a result of prototype good which are supplied on an experimental or trial basis.

G: Liability suffered as a result of non delivery or late delivery of any goods or non completion or late completion of works or operations by or on behalf of the Insured.

H: Liability arising solely from the failure or unsuitability of any goods where such failure or unsuitability is directly or indirectly traceable to any defect in the design formula specification or quality assurance system of such goods.

I: Loss of money or for refunds, securities and electronic data.

J: Liability for Financial Loss assumed under any contract or agreement unless such liability would have attached in the absence of such contract or agreement.

Hazardous Work and Locations

It is hereby understood and agreed that this Policy does not indemnify the Insured for liability arising in connection with work undertaken on or in connection with:

- aircraft or watercraft
- airport or aerodrome runways manoeuvring areas or aprons or those parts of airports or aerodromes to which aircraft have access
- any work undertaken airside on or in the immediate vicinity of aircraft
- any work of demolition except demolition solely undertaken with hand held tools and of structures not exceeding 5 metres in height when such work forms an ancillary part of a contract for construction alteration or repair
- excavations below 3m in depth from the surface
- the use of explosives
- spectator stands
- demolition sites
- Ministry Of Defence Properties
- railways or railway installations

Use of Heat Condition

It is a condition precedent to liability that in respect of use away from your premises of blow lamps blow torches flame guns hot air guns hot air strippers electric oxy-acetylene or other welding or cutting equipment and angle grinders (in circumstances where sparks are emitted) or tar bitumen or asphalt boilers or pitch heaters the undernoted precautions will be complied with on each occasion.

- a) the immediate area in which work is to be carried out must be examined and combustible property within the vicinity of the work either removed to a distance of not less than 6 metres from the point of work or as far as practicable covered by non combustible materials, blankets or screens or where not practicable, a fire retardant liquid to be used.
- b) adequate and suitable fire extinguishers in full working order must be kept available for immediate use at each area of work and used immediately where smoke smouldering or flames are detected.
- c) heat equipment will be lit for as short a time as possible before use and extinguished immediately after use and will not be left unattended while hot, lit or switched on.
- d) upon completion of each period of work a thorough fire safety check must be carried out in and around the vicinity of the work (including spaces behind walls screens or partitions and above false ceilings). The fire safety check must be undertaken at regular intervals for a period of at least 30 minutes after completion.
- e) the area in which the work is to be carried out including adjoining shafts or openings and the area on the other side of any wall or partition must be inspected to see whether any combustible property other than the property to be worked upon is in danger of ignition either directly or by conduction of heat
- f) all combustible property must be removed to a distance of not less than 6 metres from the point of work and property which cannot be moved must be covered and fully protected by overlapping sheets of non-combustible material or equivalent protection
- g) you must arrange for a person who is competent in the use of fire extinguishing appliances to work in conjunction with the operative using the equipment to act as a fire watcher and to remain in attendance at all times until lighted flame equipment is extinguished
- h) gas cylinders not in use must be kept outside the building in which the work is taking place where practicable but in any event at least 15 metres from the point of application of the heat
- i) any tar bitumen or asphalt boiler must not be left unattended
- j) the heating of asphalt bitumen tar or pitch must be carried out in the open in a vessel designed for that purpose placed on a non-combustible surface

Legionnaire Exclusion

Underwriters shall have no liability under Section 2 of this Policy to provide any indemnity or benefit for any legal liability directly or indirectly resulting from the spread or contraction of legionnaire's disease.

Loss of Data Exclusion

Applicable to Section One Public and Products Liability

Section One of this Policy does not indemnify the Insured in respect of liability arising out of or in connection with Property Damage or loss to data documents information or records stored on computer or media systems and/or distortion or erasure howsoever caused

Personal Protective Equipment for Employees and Provision of Work Equipment Condition

A. You shall ensure compliance with the requirements of the Personal Protective Equipment at Work Regulations 1992 and/or Provision and Use of Work Equipment Regulations 1998 (PUWER) or any subsequent legislation amending or replacing such Regulations; and

B. You must hold for Our inspection for a period of not less than five (5) years a copy of up to date records regarding the issue, maintenance and any other information which needs to be recorded in compliance with Personal Protective Equipment at Work Regulations 1992 and/or Provision and Use of Work Equipment

Regulations 1998 (PUWER)

Helpful Information:

Personal Protective Equipment at Work Regulations 1992

Provisions and Use of Work Equipment Regulations 1998 (PUWER)

The Health and Safety Executive (HSE) maintain a website www.hse.gov.uk which provides detailed information relating to general workplace safety regulations. It also has industry and trade specific best practice guidance, where You may obtain detailed information regarding Your obligations and statutory requirements.

Some of the common key requirements are highlighted below:

Personal Protective Equipment at Work Regulations 1992

- Equipment to be properly assessed before use to make sure it is fit for purpose*
- Equipment is maintained and stored properly*
- Employees are provided with instructions on how to use it safely*
- Training Employees in the correct use of equipment*
- Records of training to be kept (We require a minimum of five (5) years and You may retain longer in accordance with Your own retention policy)*

Provision and Use of Work Equipment Regulations 1998 (PUWER)

- Equipment must be thoroughly examined before first putting them into use and periodically afterwards. This means You must ensure that the inspection and testing of guards and protection devices is carried out by a competent person at frequent intervals and records of these examinations, inspections and tests are kept for a minimum of two (2) years (We require a minimum of five (5) years and You may retain longer in accordance with Your own retention policy)

- Training Employees in the correct use of equipment*

The HSE also publish a number of guides for small businesses which are available on the website including 'A short guide to the Personal Protective Equipment at Work Regulations 1992 Leaflet INDG174

Pressure Testing Condition

It is a condition precedent to Underwriters liability that all components of a refrigeration system/pipes/heating systems shall be strength pressure tested and tested for tightness and the result documented prior to being put into operation for the first time.

This should include:

The specification covers site strength and tightness pressure testing on site installed pipework.

Prior to the tests, steps shall be taken to ensure the safety of people and to minimise risk to property.

Where possible, previously strength tested vessels, piping and sensitive instrumentation will be isolated from test pressures.

System safety pressure relief valves venting to atmosphere will not be fitted for the tests and their connections will be blanked.

Termination points and other open orifices will be blanked or plugged where required.

"Soapy bubble" trace solution will be used during the tightness test.

For all pressure testing, the system under test shall be isolated from the source of pressure after the test pressure has been reached.

A pressure test safety valve of adequate size shall be installed to prevent significant over-pressure.

When pressure testing on site a pressure test manifold may be used.

The pressure test procedures referred to in this specification must take into account the requirements of the following, or subsequent amended versions, where applicable:

- Standard Specification - Pressure Test Certification of Systems
- HSE Guidance Note GS4 - Safety in Pressure Testing
- BSEN378 Refrigeration systems and heat pumps – Safety and environmental requirements in the design, construction testing, marking and documentation
- BSEN806 Specifications for installations inside buildings conveying water for human consumption
- Method Statement OFN Strength and Tightness Testing of Site Assembled Systems
- System Pressure Test Record Standard Form
- System Pressure Test Certificate Standard Form
- The Water Supply (Water Fittings) Regulations 1999
- The Scottish Water Byelaws

Push Fit Pipes

We will not indemnify You in respect of Damage caused by Push Fit Pipes if not designed, fitted and installed in accordance to the British Standard specifications.

Underground Services

We will not indemnify You in respect of Damage to pipes, cables, mains or other underground services arising out of or caused by digging, drilling, boring, excavation or earth moving operations UNLESS the following precautions are complied with on each occasion

1. prior to the commencement of any digging, drilling, boring excavation or earth moving operations You will take all reasonable measures to identify the location of all underground pipes, cables, mains and other services including the use of any Freephone facility for the location of such underground services
2. you will retain a written record of the measures taken to locate underground services
3. you will convey the location of such underground pipes, cables, mains and other services to those Employees or contractors carrying out such work on Your behalf
4. you, Your Employees or any contractors carrying out work will adopt or cause to be adopted a method of work which minimises the risk of Damage to such underground pipes, cables, mains and other services

Security Systems Efficacy Extension

Insurers will provide indemnity in the terms of Section one – Public and Products Liability in respect of legal liability arising from the failure of

A) any security Product Supplied to correctly fulfil its intended function

B) the Insured to carry out the security services they have been contracted to perform where such failure arises from negligence or wilful default (including wrongful advice other than where such advice has been provided for a fee) by the Insured Provided that the total amount payable by the Insurers as a result of this Extension shall not exceed the Limit of Indemnity specified against this Endorsement in the Schedule

The indemnity will not apply to legal liability due to damage to Property due to or alleged to be due to the failure of any intruder alarm to correctly fulfil its intended function other than

A) in respect of intruder alarms protecting private dwellings provided that the Insurers liability shall not exceed £100,000 during any one Period of Insurance

B) where the Insured is engaged as an installation only contractor with no responsibility for design plan specification commissioning or maintenance of the alarm system

C) where the Insured subcontracts the provision of the intruder alarm to an SSAIB or NSI accredited contractor or consultant who accepts responsibility for the efficacy of the installed system

1A Abseiling/Cradle Work Exclusion

1S Safety Harness Condition

4C Communicable Disease Exclusion

6C Cyber and Data Total Exclusion Endorsement

5C Cladding Condition

4R Reasonable Precautions Conditions

Professional Indemnity

£1,000 excess

CAEAXAXL00 - Coronavirus Absolute Exclusion

Notwithstanding any other provision, no cover is provided under this policy for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- (i) any fear or threat (whether actual or perceived) of; or
- (ii) any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of; coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

Subject otherwise to all other terms, conditions, exclusions and limitations of this insurance.

PIDC PI 004 AE Asbestos Exclusion

PIDC PI 005 DBI Death or Bodily Injury Exclusion

PIDC PI 006 PD Property Damage Exclusion

PIDC PI 009 SMP Sub-Consultants Minimum Professional Liability Requirements

PIDC PI 012 CE Combustible Cladding Exclusion Endorsement

PIDC PI 013 BW Basement Works Exclusion
PIDC PI 014 SP Swimming Pools Exclusion
PIDC PI 018 FSE Fire Safety Exclusion
Professional services does not exceed 10% of overall turnover
Retroactive Date: Inception or inception of the original policy held with IIGL

IIGL Health & Safety Online Programme

The Liability Cover is only available on the strict basis that you have a full health & safety policy in force which includes

- A Formal Safety Training Plan
- You adhere to the Health & Safety at Work Act
- You undertake risk assessments as part of their health & safety procedures
- Your method statements are communicated to all employees

Failure to comply with this condition could lead to claim not being paid if cannot prove that your Health & Safety practices are embedded in your business.

£250 Health and Safety Voucher

Your Broker has negotiated with us to provide you with access to our Health & Safety Risk Management Online programme. The site usually costs £250 inclusive of VAT annually to enter however, as part of purchasing the Liability Policy, your Broker will provide you with a Voucher to access the site for FREE.

To review what is available watch our video on <http://www.iigl-hands.co.uk/movieInto.cfm>

VOUCHER TIME LIMIT: Please note that should you fail to take advantage of this facility by not registering within sixty (60) days of inception or have a live policy in place then access will be denied thereafter.

Several Liability Notice

Subject to the policy terms and conditions

SUM INSURED SCHEDULE

(Sums Insured and/or Limits of indemnity are subject to terms, conditions and exclusions of this insurance)

Risk Address: **Chambers Business Centre, Chapel Road, Oldham, Greater Manchester, OL8 4QQ**

PUBLIC AND PRODUCTS LIABILITY	Limit of Indemnity
Public liability – any one event	£ 5,000,000.00
Products liability - any one event and in the aggregate	£ 5,000,000.00
EMPLOYERS LIABILITY	Limit of Indemnity
Employers liability – any one event	(£5,000,000 terrorism and asbestos) £10,000,000
Tools and Business Equipment Sum Insured	Not Covered
EXCESS OF LOSS LIABILITY	Limit of Indemnity
Public Liability any one occurrence but in the aggregate for liability arising from both products and pollution	Not Covered
CONTRACTORS ALL RISKS	Sum Insured
Item 1 - Contract Works	Not Covered
Maximum contract value	Not Covered
Maximum contract length (months)	Not Covered
Item 2 - Own Plant	Not Covered
Single Article	Not Covered
Maximum any one location	Not Covered
Item 3 - Hired In Plant	Not Covered
Single Article	Not Covered
Maximum any one location	Not Covered
Item 4 - Employees Tools	Not Covered
Per Person	Not Covered
Single Article	Not Covered
BUILDING	Sum Insured
Including landlords fixtures and fittings	Not Covered
CONTENTS	Sum Insured
Tenants improvements and interior decorations	Not Covered
Computer & electronic office equipment	Not Covered
Tools at the premises	Not Covered
Power tools whilst at the premises	Not Covered
Machinery, Plant, Fixtures/Fittings and all other contents (excluding stock)	Not Covered
Stationery including company literature	Not Covered
Stock in trade including trade samples and goods in trust	Not Covered
Stock in trade in the open	Not Covered
Scaffolding tubes, boards, clips and fittings	Not Covered
External signs and blinds (including neon signs)	Not Covered
Fork Lift Trucks	Not Covered
Glass breakage &/or External signs and blinds (including neon signs)	Not Covered
Goods in transit whilst being carried by vehicles operated by you hauliers rail or post	Not Covered
Loss of money whilst in transit	Not Covered
Loss of money during business hours (money not contained in a locked safe limit £500)	Not Covered
Loss of money from the residence of any principal or authorised employee	Not Covered
Loss of money from a locked safe outside of business hours	Not Covered
Non-negotiable money (e.g. crossed cheques, credit cards counterfoils)	Not Covered
BUSINESS INTERRUPTION	Sum Insured
Business Interruption - Indemnity Period 12 Months	Not Covered
SPECIFIED ALL RISKS	Sum Insured
No specified items	
PROFESSIONAL INDEMNITY	Limit of Indemnity
In the aggregate during any one Policy Period	£ 250,000.00
DIRECTORS AND OFFICERS	Sum Insured
(With defence costs and expenses included)	Not Covered
Corporate Liability (Entity) and Employment Practice Liability (EPL)	Not Covered
CONTRACTOR LEGAL EXPENSES	Sum Insured
Claims aggregated in any one Period of Insurance	Not Covered



PERSONAL ACCIDENT
Benefit

Cover
Not Covered

PROPOSAL FORM

Disclosure

The proposer(s), or any partner, or any director, or any officer, have:

- a) Never been declared bankrupt or disqualified from being a company director.
- b) Never had any County Court Judgement(s) or Sheriff Court Decrees(s).
- c) Never been officers of a company that has been declared insolvent, or had a receiver or liquidator appointed, or entered into arrangements with creditors in accordance with the Insolvency Act 1986.
- d) No Proposal for similar insurance made by or on behalf of the Proposer or its business or other activity, or any predecessors of the Proposer or its business or other activity, or any principal, partner or director of the Proposer has been declined in the past nor has such insurance been cancelled, renewal refused or cover avoided by Insurers nor have any special terms imposed (other than general market increases)
- e) Never been convicted or have any prosecutions pending or been given an official police caution, in respect of any criminal offence other than motoring offences
- f) Never had any prosecution, prohibition notice or improvement order placed on them under the Health & Safety legislation within the last five(5) years
- g) Never had an application for the renewal or transfer of a license refused or have no intention to apply for the transfer of a license within the next twelve(12) months
- h) After full enquiry it is NOT aware of any fraud, dishonesty, bankruptcy or administration order applicable to any of its principals, partners, directors or employees, past or present; and
- i) Domiciles in the United Kingdom only and all turnover has been in the past and is expected in the future derived solely from clients within the United Kingdom
- j) After full enquiry it is NOT aware of any claim(s) that have been made against its business or against any of its principals, partners, directors or employees whilst engaged in its current business or any other activity and after full enquiry it is NOT aware of any circumstance or incident which has or could result in any claim being made against its business or against any of its principals, partners, directors or employees, whilst engaged in its current business or any other activity.
- k) DATA PROTECTION - It consents to the Insurer or its representatives using the information Insurers may hold about the Insured for the purpose of providing insurance and handling claims and to process sensitive personal data about the Insured where this is necessary, in compliance with the General Data Protection Act 2018. This may necessitate providing such information to third parties.

☒ I confirm that I have read and agree that the above statement is true

Business Activities

Please select a business activity that best matches the business to be insured

Cavity wall, Sound Proofing, Insulators & Insulation contractors

Please select the percentage of this business activity?

60%

Please answer the following question(s) in respect of the business activity above

Does the business activity chosen cover all aspects of the business activity to be insured?

No

Please advise full details of any other business activities relating to the business activity selected above

At present no cavity wall work or sound proofing being offered solely the lofts and solid wall insulation work

Full business description is

Solid Wall Insulation (Internal & External), Loft Insulation, Cavity Wall Insulation and Boiler and Heating Controls Installation

Do you undertake any work at height in excess of fifteen(15) metres? If so, please provide details

No

Do you undertake any work in connection with heat?

No

Is there any secondary business activities that are undertaken?

Yes

Secondary Business Activity

Please select a second business activity that best matches the business to be insured

Heating and Ventilating Contractors

Please select the percentage of this business activity?

25%

Does the business activity chosen cover all aspects of the business activity to be insured?

No

Please advise full details of any other business activities relating to the business activity selected above

All the work carried out on heating etc is boiler related

Heating and ventilation 15%

Air source Heat pumps 10%

Please indicate % of work undertaken as part of your HVAC contracts

1) Air conditioning

0%

2) Plumbing

0%

3) Solar panel installation

0%

4) Sprinkler installation

0%

5) Ventilation

8%

6) Boilers

7%

7) Refrigeration	0%
Do you undertake work in confined spaces	
No	
Do you undertake any work in connection with multi storey buildings	No
Do you undertake any work at height in excess of 15 metres? If so, please provide details	No
Do you undertake any work in connection with heat?	Yes
Please provide percentage of heat work undertaken based on total turnover:	
1) Hand held hot air guns -% work away:	5%
Hand held hot air guns -% at own business premises:	0%
2) Blow lamps - % work away:	5%
Blow lamps - % at own business premises:	0%
3) Soldering irons, welding, cutting, grinding equipment or other equipment involving the application of heat - % work away:	5%
Soldering irons, welding, cutting, grinding equipment or other equipment involving the application of heat - % at own business premises:	0%
Do you undertake any depth/excavation work?	No
Is there any third business activities that are undertaken?	Yes
Third Business Activity	
Please select a third business activity that best matches the business to be insured	
Electrical contractors - other	
Please select the percentage of this business activity?	5%
Does the business activity chosen cover all aspects of the business activity to be insured?	No
Please advise full details of any other business activities relating to the business activity selected above	
Battery storage systems	
Please indicate % of work undertaken other than general electrical:	
1) Security alarm system:	0%
2) Sprinkler and/or fire detection	0%
3) Solar panel installation	0%
4) Phase 3 electrical	0%
5) Plant and machinery	0%
6) Commissioning	0%
7) PAT (portable appliance testing)	0%
Do you undertake any work in connection with multi storey buildings	No
Do you undertake any work at height in excess of 15 metres? If so, please provide details	No
Do you undertake any work in connection with heat?	No
Is there any fourth business activities that are undertaken?	Yes
Fourth Business Activity	
Please select a fourth business activity that best matches the business to be insured	
Solar Panel Installation	
Please select the percentage of this business activity?	10%
Does the business activity chosen cover all aspects of the business activity to be insured?	Yes
Do you undertake any work in connection with multi storey buildings	No
Do you undertake any work at height in excess of 15 metres? If so, please provide details	No
Do you undertake any work in connection with heat?	No
Do you undertake any depth/excavation work?	No
Is there a final business activities that is undertaken?	No

HAZARDOUS LOCATIONS - Do you undertake any work at hazardous locations as follows:

Do you undertake work on or in connection with – airports, aerodromes, airplanes, airside, railways, bridges, viaducts, towers, steeples, spires, pylons, chimney shafts, listed buildings, heritage buildings, spectator stands, demolition sites, Ministry of Defence properties, quarries, mines, collieries, wharves, docks, piers, harbours, offshore installations, rigs, piling, platforms, ships, vessels, boats, hovercraft, confined space work, timber framed work, underpinning, roadworks, basement work, traffic management, any work in connection with water, in or near water, blast furnaces, chemical or petrochemical works, oil or gas refineries or storage facilities, power stations or nuclear power stations, vehicles, radioactive substances/devices, noise levels in excess of 85db?	No
Do you undertake any work in Northern Ireland?	No
Do you undertake any work in the Republic of Ireland?	No
Do you undertake any work elsewhere in the world other than Great Britain, Northern Ireland and the Republic of Ireland?	No
Please provide split on work away undertaken at:	
1) Private, domestic houses and flats?	95%
2) Commercial premises including shops, offices, light commercial premises?	5%
3) Schools, leisure centres, hospitals, local authority premises?	0%
4) Industrial premises, including factories, warehouses?	0%
Total split of all work undertaken on new build premises	50%
Do you undertake any work with hazardous substances or any other industrial materials that are toxic, explosive, flammable, corrosive or an irritant?	No
Do you work on or in connection with asbestos or silica or substances containing asbestos?	No
Do you use cradles, ropes, slings, bosuns chairs, abseiling equipment or the like other than for equipment designed for the raising, lowering or transportation of inanimate materials?	No
Do you use any other hydraulic lifts, access plant or equipment?	No
Do you contract any work to sub-contractors?	Yes
Labour Only Sub Contractors?	Yes
What type of work is contracted? What percentage of waggeroll related to LOSC?	
Solid Wall Insulation (Internal & External), Loft Insulation, Cavity Wall Insulation and Boiler and Heating Controls Installation - Payments of £20,000 per annum	
Are they longstanding, well known to the Insured, experienced and fully trained by the Insured, with records retained?	Yes
What is a Labour Only Sub Contractor: A Labour Only Sub Contractor is very similar to an employee. They work directly under the supervision and control of the Insured, usually use materials, tools and equipment provided by the Insured and are included in the definition of an employee under the policy.	
Bona Fide Sub Contractors?	Yes
What type of work is contracted?	
Solid Wall Insulation (Internal & External), Loft Insulation, Cavity Wall Insulation and Boiler and Heating Controls Installation - Payments of £130,000 from total turnover	
If BFSC (please check attached definition), do you check that the sub- contractor has adequate liability insurance in place?	Yes
What is a bona-fide sub contractor? Bona-fide sub-contractors are generally deemed to be contractors who work without direction from the Insured or main contractor, hold their own insurance and should be bringing their own tools and materials to the job rather than having them provided by the contractor/Insured. The Insured should check that bona-fide sub-contractors have their own public liability cover to at least the same limit of indemnity as their own before they appoint them.	
HEALTH & SAFETY RISK ASSESSMENTS	
Definition of an Employee	
a) any person under a contract of service or apprenticeship with you	
b) any person who is hired to or borrowed by you	
c) any person engaged by you and working in connection with a work experience or training scheme	
d) any labour master or person supplied by them and working for you	
e) any person engaged by labour only sub-contractors and working for you	
f) any self-employed person working on a labour only basis under your control or supervision	
g) any voluntary helper while working for you in connection with the business	
h) any person supplied to you under a contract or agreement the terms of which deem such person to be in your employment while working under your control in connection with the business provided always that this definition shall not include any bona-fide sub-contractor.	
Do you employ more than five(5) employees?	No
Do you have a formal Health & Safety Policy in force?	Yes
Do you have a formal training plan for employees (see definition) including induction training and specific site training?	Yes
Do you have a trained competent person responsible for Health & Safety issues?	Yes

Do you comply with the requirements of the Health & Safety at Work Act and any regulations there under?

Do you retain written evidence of the risk assessments and methods statements communicated to all employees and ensure it is periodically reviewed and in accordance with industry best practise?

Have you carried out the following risk assessments in respect of the Management of Health & Safety at Work Regulations 1999?

1) Manual handling:

2) COSHH:

3) Working with machinery:

4) Work at height

Details of the Business

Please enter details of the Business to be insured

Please provide your company status

Please provide the name of the LTD company to be insured

Trading as (if applicable)

Postcode of the business to be insured

Chambers Business Centre
Chapel Road
Oldham
Greater Manchester
OL8 4QQ

What month and year did the business to be insured start trading? (MM/YYYY) - This will calculate a no claims bonus (if applicable)

If less than five(5) years , please provide details of previous trading experience

Wall Insulation, Loft insulation, boiler heating controls

Are you a member of a relevant trade association/federation for your industry?

Please provide details

NAPIT
Gas Safe
See website

Has the proposer(s), or partner, or any director, or any officer ever had a claim or loss, or suffered any injury or disability or incurred any liability (whether insured or not) within the last five(5) years?

CONTRACTORS COMBINED LIABILITY

Do you require cover for contractors combined liability?

Public and Products Liability

Employers Liability

Cover is based on the following annual estimations for the forthcoming year and your premium will be subject to adjustment at renewal.

WAGES/TURNOVER

Tell us about your business

Estimated Turnover for the forthcoming twelve(12) months

Turnover

Of that total turnover how much rates to the following

Cost of Materials

BFSC

Sales & Hire

Premises based work

Work Away Manual Contracting

Non licensed asbestos removal

Hazardous Locations

TOTAL TURNOVER

Wageroll estimates:

Clerical/Admin

Non Manual/Supervisory

Drivers/Yardsmen/Ground level labouring duties

Apprentices

Manual Directors	£ 0.00
Premises Based Manual Wages	£ 0.00
Work Away Manual Contracting Wages	£ 31,200.00
Non licensed asbestos removal	£ 0.00
Hazardous Locations	£ 0.00
TOTAL WAGES	£ 78,400.00

Please click the 'Calculate' button to proceed.

PER CAPITA	No
------------	----

EXCESS OF LOSS

Do you require cover for public and products excess of loss liability?	No
--	----

CONTRACTORS ALL RISKS

Do you require cover for contractors all risks?	No
---	----

MATERIAL DAMAGE

Do you require cover for material damage?	No
---	----

PROFESSIONAL INDEMNITY

Do you require cover for professional indemnity?	Yes
--	-----

Limit of indemnity	£250,000
--------------------	----------

Annual Turnover	up to £400,000
-----------------	----------------

Can you confirm that professional services does not exceed 10% of the overall turnover? (If no please submit your PI presentation to quotes@iigl.co.uk)	Yes
---	-----

Professional Indemnity Disclosures:

None of your activities/ turnover involve in one or more of the countries on the AXA XL Sanctions Watchlist

- <https://axaxl.com/-/media/axaxl/files/pdfs/sanctions-watchlist--external-for-third-parties.pdf>; and/or

- arms or military equipment.

Less than 10% of the turnover is generated from Design or Supervision work or where they are responsible for any Design or Supervision but employ subcontractors; and

Contracts and/or terms of engagement are always used and confirmed in writing; and

All changes to work orders or specifications are always confirmed in writing; and

It has not provided or been responsible (including contractually) for providing any advice, design, specification, inspection, supervision or professional business services in any way related to or in connection with "façade material" (including but not limited to cladding, insulation and wall panelling); and

It has been established for more than 3 years or has at least 3 years relevant experience and/or professional qualifications for the industry selected; and

It is not connected or associated (financially) with any other business or concern, nor is it a member of a consortium, nor has it entered into any joint ventures; and

During the past 6 years (or since it commenced trading, if less) its name has not been changed nor has it acquired any other business or concern, nor has it participated in any merger or consolidation; and

It does not require coverage for any other past, present or future activity, which is different from the Business shown on the Quotation and the Schedule

DIRECTORS AND OFFICERS

Do you require cover for directors and officer?	No
---	----

CONTRACTORS LEGAL EXPENSES

Do you require cover for legal expenses?	No
--	----

PERSONAL ACCIDENT

Do you require cover for personal accident?	No
---	----