



CONTRACTORS COMBINED SCHEDULE

POLICY NUMBER:	INHPC/35486
BROKER:	Equity & General
DATE:	12th February 2013

PERIOD OF INSURANCE:	
FROM:	17th February 2013
TO:	17th February 2014

Premium:	£598.85
Insurance Premium Tax:	£35.93
Documentation Fee:	£30.00
TOTAL PAYABLE:	£664.78 (M&D) Premium due in full

Insurance Premium Tax at the prevailing rate has been applied to 'YOUR' premium.
We would draw your attention to the cancellation clause on page 6 of the policy wording

NAME:	P G R Innovations Ltd t/a Enviroflor
ADDRESS:	46 Manor Road, Preston, Hull
POSTCODE:	HU12 8SQ
BUSINESS DESCRIPTION:	Flooring

Premium is based upon 2 employee(s) for Public Liability, 2 employee(s) for Employer's Liability.

POLICY CLAUSES:

541 INCLUSION - TEMPORARY EMPLOYEES

The Company agrees that the cover under this Policy is extended for temporarily employed persons up to a maximum of 100 days in any one Period of Insurance, however if the Employees are engaged in connection with the Business on a temporary basis exceeds 100 days then they will need to be noted as Employees on the Policy schedule and charged for accordingly.

SECTION: EMPLOYERS LIABILITY:	INCLUDED
LIMIT OF INDEMNITY: £10,000,000	
SECTION CLAUSES:	

SECTION: PUBLIC (including Products) LIABILITY:	INCLUDED
LIMIT OF INDEMNITY: £5,000,000	
AUTOMATIC EXTENSION: Financial Loss - Limit of Indemnity £25,000 in the aggregate	
SECTION CLAUSES:	
EXCESS: £250.00 in respect of Third Party property damage or bodily injury	

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SECTION: CONTRACT WORKS	INCLUDED
LIMIT OF INDEMNITY: 500,000	
Maximum length of any one contract	12 Months
Maximum any one contract	50,000
Temporary buildings, plant and other property	0
Maximum any one item	0
Maximum any one item of hired in plant	0
Hiring in charges	0
Maximum in respect of personal effects and tools any one Employee	750.00
EXCESS: £250.00 increased to £500 in respect of theft and malicious damage	

SECTION: TOOLS & EQUIPMENT	NOT INCLUDED

SECTION: PERSONAL ACCIDENT	INCLUDED
OFFICIALS:-	
ANY PERSON UNDER A CONTRACT OF EMPLOYMENT WITH THE INSURED	
WEEKLY RATE, SECTION I	£0
CAPITAL SUM, SECTION II	£25,000
CAPITAL SUM, SECTION III	£0
SECTION CLAUSES:	
EMPLOYMENT COVER ONLY	
The company shall not be liable to make any payment unless death to any Official arises out of his employment whilst working on site	

PROFESSIONAL INDEMNITY	INCLUDED
LIMIT OF INDEMNITY: £25,000 in respect of any one occurrence and £125,000 in the aggregate.	
EXCESS: £500.00	



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Applicable to all Relevant Sections

Asbestos

Public Liability and Products Liability does not apply to or include legal liability arising from the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos whether or not there is another cause of loss which may have contributed concurrently or in consequence of a loss.

Employers Liability does not apply to or include legal liability arising out of or related to the manufacture mining processing distribution testing remediation removal storage disposal sale use or exposure to asbestos or materials or products containing asbestos, except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub-Limit of Indemnity of £5,000,000 shall apply.

It is a condition precedent to the liability of underwriters that the insured do not manufacture mine process distribute test remediate remove store dispose sell or use asbestos or materials or products containing asbestos.

Terrorism

Employers Liability does not apply to or include legal liability arising out of Terrorism except to the extent that an indemnity is deemed to be required in accordance with the provisions of any law relating to compulsory insurance of liability to employees, in which case a sub-limit of £5,000,000 shall apply.

Public Liability and Products Liability does not apply to or include legal liability directly or indirectly occasioned by, happening through, arising out of, resulting from or in connection with an act of Terrorism. These Sections also exclude legal liability directly or indirectly occasioned by, happening through, in consequence of, arising out of, resulting from or in connection with any action taken in controlling, preventing, suppressing or in any way relating to any act of Terrorism.