

Tradesman & Professionals Package

This Schedule should be read in conjunction with the Quotation & Statement of Fact and the Q Underwriting Tradesman & Professionals Package Policy Version 3.0.

Policy Schedule

Insurance is provided by this Policy during the Period of Insurance stated below only in respect of those sections where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

Reason for Issue Renewal
Policy Number: TP1012565
Period: From 13/11/2022 to 12/11/2023
Broker: A-Plan Insurance (Luton Commercial)

Insured Details:

Insured: Aura Vent Ltd
Postal Address: Flat 18, Pickwick House, Henry Dickens Court, St. Anns Road, London, United Kingdom, W11 4DP
Business: Ventilation, Ductwork Installation

Policy Premium: ██████████
Insurance Premium Tax (at the prevailing rate): ██████████
Total Premium: ██████████
Underwriting Fee charged by Q Underwriting: ██████████
Total Payable: ██████████

Signed on behalf of Q Underwriting



Matthew Schofield
Chief Underwriting Officer
Q Underwriting

Q Underwriting underwrite on behalf of Covea Insurance plc (Authorised Insurer) and in respect of Section 9 only, Market International Insurance Company Limited (Authorised Insurer).

Cover Details

Sections	Cover	Premium (ex IPT)
Employers Liability	Insured	██████████
Public & Products Liability	Insured	██████████
Contract Works	Not Insured	£0.00
Own or Hired Plant	Not Insured	£0.00
Tools & Transit	Not Insured	£0.00
Property Damage All Risks	Not Insured	£0.00
Business Interruption All Risks	Not Insured	£0.00
Professional Indemnity	Not Insured	£0.00
Legal Expenses	Not Insured	£0.00

Sections 1 & 2 Legal Liabilities

Cover	Limit of Indemnity
1. Employers Liability	£10,000,000 any one Occurrence
2a. Public Liability	£5,000,000 any one Occurrence
2b. Products Liability	£5,000,000 in the aggregate in any one Period of Insurance

Excess: Please refer to Endorsements Applicable

Section 3 Contract Works

Cover	Sum Insured
3a. Contract Works	Not Insured Not Insured

Excess: Please refer to Endorsements Applicable

Section 4 Own & Hired Plant

Cover	Sum Insured
Contractors Plant	Not Insured Not Insured
Hired In Plant	Not Insured Not Insured

Excess: Please refer to Endorsements Applicable

Section 5 Tools & Transit

Property (or items) Insured	Cover	Belonging to	Sum Insured	Maximum limit per person/vehicle
Tools and Equipment	All Risks	Permanent Staff	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Directors	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Partner/Principal/ Proprietor	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Excess for each claim	£100 (increased to £250 for claims caused by theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park)			

Section 6 Property Damage All Risks

Cover	Sum Insured
Business Equipment	Not Insured
Stock in Trade	Not Insured

Excess: £250 applicable to each and every loss.

Section 7 Business Interruption All Risks

Business Interruption	Sum Insured	Maximum Indemnity Period
7. Increase Cost of Working	Not Insured	

Section 8 Professional Indemnity

Cover	Limit of Liability	
Professional Indemnity	Not Insured	Not Insured

Excess: £250 applicable to each and every loss

Section 9 Legal Expenses

Not Insured

Policy Endorsements applicable

Endorsements applicable to Sections 1 & 2:

viii(w) - Third Party Property Damage Excess applies

In respect of Damage to property You will be responsible for the first amount of each claim as described below:

- a. £1000 - caused by water
- b. £500 - by any other cause

23_1 - Welding Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the application of heat using electric, oxy-acetylene welding or other welding or flame cutting equipment undertaken by You and Your Employees elsewhere other than at Your own Premises

25 - Height Limit (15 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work exceeding 15 metres in height, above the surrounding floor or ground level.

588 - Damage to Property in the Ground Condition applies

It is a condition precedent to liability under this Policy, before the start of any ground work involving digging, drilling, boring, excavation or earth moving operation, that the Insured must:

- a. take all reasonable measures to ascertain the location of all pipes, cables, mains or other underground services before any work is commenced which may involve risk of Damage to such pipes, cables, mains or other underground services including but not limited to the use of any:
 - i. local utility or other free phone service for the area in which the Insured is working
 - ii. appropriate detection system
- b. retain a written record of the measure that was used to locate such pipes, cables, mains or other underground services.
- c. convey the location of such pipes, cables, mains or other underground services to any party carrying on such work on behalf of the Insured and retain a record.
- d. adopt or cause to be adopted a method of work that minimizes risk of Damage to pipes, cables, mains and other underground services

591 - Restriction in work (Alarm Systems, Solar Panels and Sprinkler systems) applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with the installation, maintenance or repair of incidental fire and security alarm systems, solar panels or sprinkler systems.

Endorsements applicable to Sections 3 & 4:

None

Endorsements applicable to Sections 5, 6, 7, 8 & 9:

None

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number TP1012565

- | | |
|---------------------------------------|---------------|
| 1) Name of Policyholder: | Aura Vent Ltd |
| 2) Date of commencement of insurance | 13/11/2022 |
| 3) Date of expiry of insurance policy | 12/11/2023 |

We hereby certify that subject to paragraph 2 :-

1. the policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of Covea Insurance plc (Authorised Insurer)



Chief Executive Officer

Notes:

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specifically applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.