

Master Tradesman Plus - Policy Schedule

Policy Holders Details

Insured Mr Darren Butler Policy Number B6611647038682

Correspondence Address 18 Westbury Road
Brentwood
CM14 4JR

Trade or Business Details

Trading Name Mr Darren Butler
Primary Cleaner - Domestic

And no other for the purpose of this policy

Policy Details

Reason for Issue Renewal Previous Policy No. N/A

Period of Insurance From 26/01/2018 to 25/01/2019, expiring at Midnight.

Effective Date 26/01/2018

Premium	£44.25
Insurance Premium Tax	£5.31
Total Premium	£49.56

Agent Details

Agency Number 999999

Please address any enquiries to: CETA Insurance Limited
CETA House
Cromwell Business Park
Chipping Norton
Oxfordshire
OX7 5SR

Policy Sections

Public Liability Insurance Section B **Indemnity Limit: £1,000,000**

Maximum number of Principals, Partners or Directors working manually at any one time.	1
Maximum number of Principals, Partners or Directors engaged only in clerical work.	0
Maximum number of Employees working manually at any one time	0
Maximum number of Part-Time Employees (Less than 16 hours per week)	0
General Property Damage Excess	£100.00

Employers Liability Insurance Section C **Indemnity Limit: Not Insured**

Maximum number of Employees working manually at any one time	0
Maximum number of Employees engaged in clerical work at any one time	0
Maximum number of Part-Time Employees (Less than 16 hours per week)	0
Maximum number of Directors working manually at any one time.(Limited Companies Only)	0



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Maximum number of Directors engaged only in clerical work. (Limited Companies Only)	0
Do you require Injury to Working Partners cover? This extension includes any working principal or partner as an employee but only in respect of injury to the person for which another partner or employee is legally liable.	0
Number of Manual workers using Fixed Woodworking Machinery.	0

Tools Cover – Section D

Level of Tools Cover	Not Insured
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Goods in Transit – Section E

Level of Goods in Transit Cover	Not Insured
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Contract Works – Section F

Level of Contract Works Cover Excess	Not Insured N/A
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Own Plant – Section G

Level of Own Plant Cover Excess	Not Insured N/A
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Hired In Plant – Section H

Level of Hired in Plant Cover Excess	Not Insured N/A
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Endorsements

Endorsements applicable in respect of the **Trade** or **Business** of Cleaner - Domestic

Endorsement	Description
01	<p>Excluded Activities</p> <p>We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with</p> <ol style="list-style-type: none"> 1. the demolition or partial demolition of any structure 2. the surfacing or construction of roads 3. the laying of underground services unless incidental to any building contract undertaken by You for which indemnity is provided hereunder 2. any excavation exceeding in any part a depth of 3 metres 3. the felling or lopping of any tree exceeding 5 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 computer mainframe installations and their cabling.
02	<p>Work Restriction</p>



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We shall only be liable in respect of Bodily Injury or Damage to property caused by or in connection with work in or on buildings or that part of any building occupied solely as private dwellings shops offices hotels public houses guest houses schools colleges residential retirement or nursing homes (including the grounds thereof). Bodily Injury or Damage to property caused by or in connection with work in or on any other premises not defined above is excluded.

10 Heat Exclusion

We shall not be liable in respect of Bodily Injury 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 Your own premises.

12 Cleaning Exclusion

We shall not be liable in respect of

1. Bodily Injury or Damage to property caused by or in connection with the external cleaning of any premises or the cleaning of industrial plant or machinery or of motor vehicles
2. Damage to carpets upholstery or curtains caused by or arising from the use of specialist cleaning equipment

14 Woodworking Machinery Exclusion

(Applicable to Section C – Employers' Liability only)

We 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.

36 Motor Vehicles Exclusion

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with work on motor vehicles.

EXHEAT Application Of Heat And Fire Precautions

This condition does not override any Endorsement on the Policy excluding the use or application of heat or use of any equipment or materials otherwise covered by this condition
It is a condition precedent to any liability of the Company that the following precautions will be complied with by The Insured and/or any Employee and/or any of their Sub Contractors whenever work is undertaken away from the Insured's own premises involving the use of electric oxy-acetylene or other welding or flame cutting equipment blow lamps blow torches hot air guns tar bitumen or asphalt heaters or any other work involving the use or application of heat or the use of Angle Grinders.

All work involving the use or application of heat

A thorough examination of the immediate vicinity of the work including the area on the other side of any wall door or other partition shall be made to ensure that no combustible materials (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) are in danger of ignition by direct or conducted heat.

Any combustible material (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) shall be removed to a distance of not less than 10 metres from the point of work and any combustible materials (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) which cannot be moved to be covered and fully protected by overlapping sheets of non-combustible material or equivalent protection.

There is to be kept available for immediate use at the site of the work either one portable multi purpose dry powder or Carbon Dioxide fire extinguisher with a minimum capacity of 4.00 Kilograms or a water fire extinguisher of not less than 8 litres capacity made to current European Standards and serviced in accordance with current European Standards.

The ignition and operation of all equipment shall be strictly in accordance with the manufacturers instructions.

No lighted or switched on equipment is to be left unattended and hot tools and hot tips not in use are to be placed in



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incombustible containers.

Any gas cylinders for the equipment used are to be removed from the point of application of heat as far as practicable during use and outside the premises or at least 15 metres from the point of application of heat when not in use.

For one hour after completion of each period of work involving the application of heat and after the completion of work involving the application of heat in any area in such circumstances that the area previously worked upon ceases to be sufficiently visible to ensure that any outbreak of fire or signs of the possible outbreak of fire will be noticed in any area or areas in which work has been carried out shall not be left unattended and a thorough inspection of the area surrounding the work including that described in paragraph 1 above shall be made at frequent intervals up to the end of the period of one hour to ensure that nothing is smouldering and there is no risk of fire including the area on the other side of any wall door or other partition.

In addition it is a condition precedent to any liability of the Company that whenever the equipment and materials detailed below is in use, the additional precautions specified will be complied with by the Insured and/or any employee and/or any of their sub-contractors whenever work is undertaken away from the Insured's own premises.

Tar bitumen or asphalt heaters

All heating of tar bitumen asphalt or pitch shall be carried out in a suitable vessel and the vessel is to be located at ground level and in the open air.

