

Electrical & Ventilation, Air Conditioning and Refrigeration Policy Schedule

Policy Number: 10012028EC Policy Wording Reference: ec090723

Period of Insurance: From: 05/09/2024 To: 04/09/2025
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 05/09/2024 Date Issued: 21/08/2024

Reason for Issue: Renewal

Contract Parties

Insured: GF Electrical Ltd
Including Subsidiary Companies: None

Address: Unit 22, Glenmore Business Park
Blackhill Road
Holton Heath Trading Park
Poole
Dorset
BH16 6NL
United Kingdom

Business Description: Electrical contractor including fire alarm design, installation , commissioning and maintenance, CCTV/access control, data cabling.

Insurer: QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +44 (0)20 7105 400

Where Legal Expenses is included the insurer for this section is ARAG Plc on behalf of HDI Global Specialty SE.

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)
For Legal Expenses provider and wording changes please see the [Notice of Change](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

In line with the Product Intervention and Product Governance Sourcebook we are required to monitor fair product value and we require any material earnings above your commission paid under this transaction to be disclosed.

Claim Notification

Legal Expenses:

ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

Tel: +44 (0) 330 303 1955 email: newclaims@arag.co.uk

Also refer to the Helplines

All Other Sections:

Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR

Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk

In the event of a claim, please notify your agent.

Section:	Employers' Liability	Insured
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	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Manslaughter defence costs	£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claims jurisdiction:		Worldwide excluding North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section Excess(es):	Amount	
Excess	Not Applicable	
Section subject to declaration adjustment:		Yes

Section:	Public and Products (including inefficacy) Liability	Insured
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	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence
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Optional Extensions:

	Sub-limits of indemnity	
Asbestos limited materials buyback	Not Selected	
Damage to that part worked upon - customers' premises	Not Selected	
Fidelity bonding any one employee and series limit (arising from one source or cause)	Not Selected	
Financial loss (Including products)	£500,000	In the aggregate
Loss of extinguishant in fixed fire extinguishers	Not Selected	
Loss of keys	£75,000	In the aggregate
Misuse of telephones any one employee and series limit (arising from one source or cause)	£50,000	In the aggregate
North America products	Not Selected	
Products and workmanship (rectifying defective work or defective products following injury or damage)	£5,000,000	Any one occurrence and in the aggregate including defence costs
Use of heat away	Not Selected	
Loss of metered water	Not Selected	
Temporary removal of customers' property for cleaning or treatment	Not Selected	
Trace and access	Not Selected	
Use of firearms, shotguns or air guns	Not Selected	

Section Excesses:

	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on Server rooms and data centres	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence
Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):	Amount	
Financial loss (including products)	£500 or 10% of the loss (whichever is greater)	Any one claim
Loss of keys	£250	Any one occurrence
Misuse of telephones	£500	Any one occurrence
Products and workmanship (rectifying defective work or defective products following injury or damage)	£250	Any one occurrence
 Territorial limits:		Worldwide but excluding manual work in North America
Claim jurisdiction:		Worldwide but excluding manual work in North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:		Yes

Section:	Professional Indemnity	Insured
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	Limit of indemnity	
Professional Indemnity	£500,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		19/02/2018
Policy Condition: Subcontractors insurance check (refer to section for full details)		
Minimum limit to be held by subcontractors	£500,000	Any one claim and in the aggregate including defence costs
Optional Extensions:		
	Sub-limits of indemnity	
Accidental asbestos discovery	Not Insured	Any one claim and in the aggregate including defence costs
Asbestos limited material buyback including accidental discovery	Not Insured	Any one claim and in the aggregate including defence costs
Section Excess(es):		
	Amount	
Professional Indemnity	£2,500	Any one claim including defence costs
Professional indemnity: loss of documents	£250	Any one claim including defence costs
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:		No

Section: Contract Works Insured

Property Insured	Limit of liability	
Contract Works	Not Selected	N/A
Temporary buildings, plant and other property	Not Selected	N/A
Hired-in plant and equipment	£100,000	Any one occurrence
Estimated annual hiring charges	£2,000	
Personal effects and tools	Not Selected	N/A
Personal effects and tools limit per employee	Not Selected	N/A

Ancillary Coverage		
Architects', surveyors' and other fees incurred in reinstatement – being part of and not additional to the above; sub-limit of liability:	Not Selected	N/A
Continuing plant hire charges	£100,000	Any one occurrence
Local authority reinstatement requirements	Not Selected	N/A
Location of source of the escape of water	£25,000	Any one occurrence and in the aggregate
Replacement of locks for constructional plant	£500	Any one occurrence

Section Excess(es):	Amount	
Subsidence, ground heave, landslip or collapse	N/A	Any one occurrence
Hired-in plant and equipment	£500	Any one occurrence
Contract works: every other claim	N/A	Any one occurrence

Territorial limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Section subject to declaration adjustment

Section: Fidelity Guarantee Not Insured

Section: Terrorism Not Insured

Section: Personal Accident Not Insured

Endorsements

This schedule sets out additional clauses that form part of the policy. The undernoted clauses amend the Section and/or clause stated and is each otherwise subject to the terms and conditions of this policy.

Your specific endorsements:

Code	Endorsement Wording
80008	Excluded cover - building cladding systems

Section - Professional Indemnity

Cover in respect of Section - Professional Indemnity excludes any and all activities or advice relating to building **cladding** systems including the completion or agreement of EWS1 forms.

Definition

For the purpose of this endorsement Cladding shall mean;

Any **aluminium composite panels** (and any associated core/filler and insulation material) and/or any **equivalent external wall systems** (and any associated core/filler and insulation material).

Furthermore and for the purpose of this endorsement, the following definitions will apply:

Aluminium composite panels means aluminium composite material including rainscreen cladding.

Equivalent external wall systems means those external wall systems used for the same or similar purposes as **aluminium composite panels**.

Clause: 90307 170121