Your renewal policy schedule

Information

- The cover you have purchased under your policy and the maximum amounts payable are shown in this schedule under 'Cover applicable and maximum amounts payable'. You must read your policy including this schedule as terms (including conditions and limitations) apply, in order to ensure the cover you have purchased meets your needs.
- You may cancel your policy within 14 days of receiving it or from the start date, whichever is the later, if it does not meet your requirements provided no claims have been made. Further detail relating to the cancellation of your policy can be found in your policy wording.
- You must take care to provide accurate and complete information relating to this insurance. Please check the information you have provided in this schedule and the statement of facts. If any of the information is inaccurate or not complete the Insurers may change the terms and/or the premium or withdraw cover. Further detail relating to the disclosure and accuracy of information and the cancellation of your policy can be found in your policy wording.
- If you have any questions regarding this insurance or need to change any of the information or wish to cancel the policy, please contact your insurance broker. Your insurance broker's contact details can be found in the Terms of Business Agreement or other documents provided by that insurance broker to you.

General details

Broker / Intermediary:	**COV - Coversure Insurance Services (Batley)**
Policy version:	**2**
Policy number:	**COV001/03544666/2026/002**
Policy wording:	**Contractors Combined**
Insured:	**A Slater and Son Property Services Ltd**
Risk address:	**1 Keasdon Close Middlesbrough TS3 7BD**
Business description:	**Building Contractor**
Business activity	**Building Contractors including Property Maintenance/Repair, 3% Roofing (as part of an overall contract and maximum 6 metre height)...**
Period of insurance:	**From 14th May 2026 to 13th May 2027 both days inclusive**

Premium Breakdown

Public & Products Liability premium:	£	**893.47**
Employer Liability premium:	£	**1,400.00**
Contractor All Risks premium:	£	**350.00**
Personal Accident premium:	£	**Not Covered**
Property premium:	£	**Not Covered**
Terrorism premium:	£	**Not Covered**
Professional Indemnity premium:	£	**Not Covered**
Directors & Officers premium:	£	**Not Covered**
Legal Expenses premium:	£	**90.00**
Total Insurance premium:	£	**2,733.47**
Insurance premium tax (I.P.T):	£	**328.01**
Policy administration fee:	£	**125.00**
Total premium inc. IPT & Fees:	£	**3,186.48**

Date statement of facts completed: **29/04/2026**

Insurer:	Sections 1 & 2:	**Hadron UK Insurance Company Limited (100%)**
	Contract number:	**HAD2600105B**
	Section 3:	**Hadron UK Insurance Company Limited (100%)**
	Contract number:	**HAD2600105A**
	Section 9:	**ARAG Legal Expenses Insurance Company Limited (100%)**
	Contract number:	**TS3554142221**

Signed in London for and on behalf of those Underwriters subscribing to the Certificate.

Authorised signatory

Dated this 5th day of May 2026

Excesses each and every loss:

Section Three - Item 1 (Contract Works) - £1,000 for each and every loss
Section one - £1,000 increasing to £1,500 in respect of water damage
Section one - £1,000 increasing to £1,500 in respect of roofing work
Section Two - Employers liability - £Nil

Special conditions &/or excesses:

Subject to the policy terms and conditions

Prefabricated Building/s Exclusion

The cover provided under 'Section three: Contractors all risks - Item 1: Contract works' excludes and does not cover any loss or damage of whatsoever nature caused by and/or arising from prefabricated buildings and structures.

Personal Protective Equipment Condition

It shall be a condition precedent to liability that you must comply with, and require all employees, or persons acting on your behalf, to adhere to the requirements of the Personal Protective Equipment at Work Regulations 1992 including the Personal Protective Equipment at Work (Amendment) Regulations 2022 (PPER 2022), or any subsequent legislation amending or replacing such Regulations.

In particular you must ensure that:

a. **suitable, properly fitting and effective personal protective equipment is issued to all employees who may be exposed to any risk to their health and safety while at work,**
b. **all personal protective equipment provided by you is properly assessed as suitable prior to being released to any employee,**
c. **all personal protective equipment is provided by you is always properly stored and maintained in full working order,**
d. **all employees provided with personal protective equipment by you receive adequate and appropriate training and information on the use, maintenance, and purpose, of the equipment prior to using it,**
e. **all employees provided with personal protective equipment sign a form of acceptance, confirming that they have received proper training in, and are familiar with, the use of equipment in accordance with such Regulations,**
f. **an employee not using the personal protective equipment provided will be considered to be in a breach of such Regulations, and you must enforce appropriate disciplinary action.**

Non-adjustable Policy

This policy is written on a non-adjustable premium basis which means that we will retain 75% of the premium paid for the period of insurance if this policy is cancelled at any time (other than during the cooling off period).

Working at Height Exclusion (above 15m)

This policy excludes and does not cover any legal liability caused by, arising out of or related to any external work undertaken at a height exceeding 15 metres above ground level or in the case of work within a building or structure, exceeding a height of 15 metres from the surface level on which the plant equipment or implement providing the means of access to the work is placed.

Professional Indemnity Extension

It is noted and agreed under Section One: Public and products' liability subject to the terms, conditions and exclusions of this policy that we will cover you for all sums you are legally liable to pay in respect of your or any employees' actual or alleged:

- **breach of professional duty; and/or**
- **negligent act, error or omission; and/or**
- **negligent misstatement or misrepresentation;**

arising out of professional advice given or services performed by you or on your behalf in the course of your business during the period of insurance, provided that:

1. **a claim is first made against you and notified to us during the period of insurance; and**
2. **the maximum amount we will pay for all such claims including defence costs during the period of insurance is £100,000; and**
3. **the excess you must pay in respect of each and every claim is the first £1,000.**

This extension does not cover you against any legal liability resulting from or in consequence of:

a. **any act committed, or alleged to have been committed prior to the start of the period of insurance; and**
b. **a circumstance, incident or event of which you were aware before the effective date of this extension; and**
c. **bodily injury to any person or damage to or destruction of any property; and**
d. **any breach of contract including but not limited to breach of any express warranty or guarantee, except that this exclusion shall not apply to any liability which you would have incurred in the absence of such contract, warranty or guarantee; and**
e. **any Regulated Activities as defined in the Financial Services and Markets Act 2000 as amended from time to time or any insurance mediation activities which are authorised and regulated by the Financial Conduct Authority or Prudential Regulatory Authority or their predecessor; and**

f. **fines, penalties or punitive, multiple or exemplary damages where such have been identified separately within any award of any court or tribunal; and**
g. **your insolvency; and**
h. **incorrect or inadequate specification of materials or performance or incorrect or inadequate estimate of construction costs or cost advice but this exclusion shall not apply where such estimate of construction costs or cost advice is provided by a professionally qualified quantity surveyor; and**
i. **your personal spite or ill will towards any claimant or arising from reckless behaviour.**

Any incident or circumstance notified to us during the period of insurance which subsequently gives rise to a claim after expiry of the period of insurance shall be deemed to be a claim first made during the period of insurance.

Timber Building/s Exclusion

The cover provided under 'Section three: Contractors all risks - Item 1: Contract works' excludes and does not cover any loss or damage of whatsoever nature caused by and/or arising from buildings and structures which are constructed of timber and/or are timber framed.

Depth Exclusion

This policy excludes and does not cover any legal liability caused by, arising out of or related to any excavations or groundwork undertaken at a depth greater than 3 metres.

Rectification of Defective Works and Defective Products

We will indemnify you under Section one: Public and products' liability in respect of your legal liability to pay for repairing, removing, replacing, re-applying, rectifying or reinstating goods or other material property sold, supplied, delivered, installed, hired out, erected, processed, repaired, altered, treated or tested by you or on your behalf in the course of the business, provided that:

1. **the maximum amount we will pay for all such claims during the period of insurance is £25,000; and**
2. **the excess you must pay in respect of each and every claim is ten per cent (10%) of the cost of the claim or the first £1,000 (whichever is the greater).**

Underground Services Condition

This is a condition precedent to our liability in respect of any work involving digging, boring, or excavation during the course of business that you shall, prior to and during such works being undertaken in an attempt to prevent loss of or damage to underground services (including pipes, cables tunnels, mains or other infrastructure):

1. **have made enquiries with the owner, relevant utility provider or authority responsible as to the location of existing pipes, cables, mains or other underground services and shall have received their advice in writing; and**
2. **use appropriate remote cable and pipe scanning or locating equipment to locate existing pipes, cables mains or other underground services; and**
3. **conduct hand driven trial, or test bore, holes where appropriate to the work; and**
4. **convey the location of such pipes, cables, mains and underground services to those employees or contractors carrying out such work on behalf of the insured; and**
5. **adopt or cause to be adopted a method of work which minimises the risk of damage to pipes, cables, mains and other underground services; and**
6. **retain a full written record of the enquiries and measures taken to locate and minimise the risk of damage to such pipes cables mains and other underground services.**

Financial Loss Extension

We will indemnify you under Section one: Public and products' liability in respect of your legal liability to pay financial loss incurred by any customer or user of products supplied by you, provided that:

1. **the maximum amount we will pay for all such claims during the period of insurance is £100,000 in respect of any one claim or all claims of a series arising out of one occurrence; and**
2. **the excess you must pay in respect of each and every claim is ten per cent (10%) of the cost of the claim or the first £1,000 (whichever is the greater); and**
3. **a claim is first made against you during the period of insurance; and**
4. **such liability arises from or is caused by: -**

   a) **a sudden, unforeseen, fortuitous:**

      i. **escape or discharge of any substance or gas from any premises owned or occupied by you; or**
      ii. **stoppage or interference with pedestrian, rail, air, vehicle or waterborne traffic; or**
      iii. **obstruction, loss of amenities, trespass, nuisance or similar cause;**

and occurring at an identifiable time and location.

   b) **such other occurrence that is not a deliberate or intentional act or omission of any party entitled to indemnity by this insurance the effect of which will knowingly result in financial loss.**

This extension does not cover you against any legal liability arising from or in consequence of:

a. **financial loss incurred in respect of bodily injury or damage;**

b. **costs incurred in or in consequence of recalling, replacing or making good products or workmanship performed by you or on your behalf;**
c. **fines, penalties or liquidated damages;**
d. **any diminution in value of any property or products;**
e. **any contract or agreement that would not have been attached in the absence of such contract or agreement;**
f. **conspiracy, conversion, deceit, inducement of breach of contract, injurious falsehood or infringement of patent, copyright, trademark or name;**
g. **claims brought in North America arising out of any breach or alleged breach of anti-trust laws;**
h. **circumstances notified to previous insurers or known to you prior to or at the start of the period of insurance;**
i. **abandonment or postponement of any exhibition, meeting, function or other event**
j. **any advice, instruction or design:**

    i. **given for a fee by you or on your behalf unless relating to any products for which indemnity is provided by this policy;**
    ii. **given without a fee and for which indemnity is provided by other insurance.**

Cover applicable and maximum amounts payable

The information below shows the cover you have selected under this insurance and in respect of the sections purchased, it shows the maximum amounts payable under each section or sub-section. Other maximum amounts payable may apply and these can be found in your policy wording.

SECTION ONE: 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
SECTION TWO: EMPLOYERS LIABILITY	**Limit of Indemnity**
Employers liability – any one event	£ 10,000,000.00
SECTION THREE: CONTRACTORS ALL RISKS	**Sum Insured**
Item 1 - Contract Works	£ 500,000.00
Item 2 - Own Plant	Not Covered
Item 3 - Hired In Plant any one item	Not Covered
Item 4 - Employees Tools	Not Covered
SECTION FOUR: PERSONAL ACCIDENT	**Benefits**
Benefit A – Death, loss of sight, loss of limb, permanent total disability following occupational accidents	Not Covered
Benefit B – Temporary total disability, weekly benefits	Not Covered
SECTION FIVE: PROPERTY	**Sum Insured**
Sub-section A: Contents & Stock	
Item 1 - All other contents (excluding stock)	Not Covered
Item 2 - Computers & electronic office equipment	Not Covered
Item 3 - All other stock in trade including trade samples and goods in trust	Not Covered
Item 4 - Tenants improvements and interior decorations	Not Covered
Item 5 - Stationery including company literature	Not Covered
No specified items	Not Covered
Extra Benefits	**Sum Insured**
Glass Breakage	Not Covered
External signs and blinds (including neon signs)	Not Covered
Goods in Transit	Not Covered
Loss of Money	**Sum Insured**
Loss of money whilst in transit or in a bank safe	Not Covered
Loss of money during business hours (money not contained in a locked safe and left unattended is limited to £500)	Not Covered
Loss of money from the residence of any principal or authorised employee	Not Covered
Loss of money from gaming, amusement or vending machines	Not Covered
Loss of money outside business hours from a locked safe	Not Covered
Loss of money outside business hours not contained in a locked safe	Not Covered
Non negotiable money (e.g. crossed cheques, credit card counterfoils)	Not Covered
Personal accident and assault following robbery or hold up	**Sum Insured**
Death, total or permanent loss of one or more limbs & total loss of sight in one or both eyes	Not Covered
Benefit per week for disablement from engaging in usual occupation	Not Covered
Sub-section B: Specified business equipment	**Sum Insured**
No specified items	
Sub-section C: Buildings	**Sum Insured**
Buildings	Not Covered
Sub-section D: Business interruption	**Sum Insured**
Limit of Indemnity	Not Covered
Basis of indemnity	Not Covered
Indemnity Period	Not Covered

Book debts	Not Covered
Sub-section E: Subsidence	**Sum Insured**
Cover for Subsidence, Ground heave Or Landslip	Not Covered
Sub-section F: Theft by Employees	**Sum Insured**
Cover against fraud or dishonesty of employees involving the theft of money and contents	Not Covered
Sub-section G: Computer Breakdown	**Sum Insured**
Cover against loss or damage caused by computer breakdown or failure	Not Covered
SECTION SIX: TERRORISM	
Terrorism	Not Covered
Denial of access including civil or military order:	N/A
Indemnity period:	N/A
Excess:	N/A
Utilities:	N/A
Indemnity period:	N/A
Excess:	N/A
Unspecified third-party site:	N/A
Property in transit:	N/A
Verified threat:	N/A
Excess:	N/A
Residential emergency costs and expenses:	N/A
Excess:	N/A
Public relations expenses:	N/A
Pollution:	N/A
SECTION SEVEN: PROFESSIONAL INDEMNITY	**Sum Insured**
Limit of indemnity	Not Covered
Retroactive Date	Not Covered
Basis of Indemnity	N/A
Territorial Limits	N/A
Jurisdiction	N/A
SECTION EIGHT (A) : DIRECTORS' AND OFFICERS' LIABILITY	**Sum Insured**
Limit of indemnity	Not Covered
Basis of Indemnity	N/A
SECTION EIGHT (B) : CORPORATE LEGAL LIABILITY	**Sum Insured**
Limit of indemnity	Not Covered
Basis of Indemnity	N/A
Retroactive Date	Not Covered
SECTION NINE: LEGAL EXPENSES	**Limit of Indemnity**
Legal expenses any one claim	£ 100,000.00
Employment disputes and compensation awards in any one period of insurance	£ 1,000,000.00

Several Liability Notice

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.