



# POLICY SCHEDULE

## TRADESMAN POLICY

- Cavendish Devere Ltd



## POLICY SCHEDULE

The details of the insurances in this Policy Schedule are intended as a concise overview for a quick and simple reference only. It contains only the main limits, sums insured and excesses but others will apply and be detailed in the Policy Document. Reference should be made to Your Statement of Fact and Policy Document for the full extent of the insurance cover provided and full policy terms and conditions.

Please take care to review all documentation to ensure that the information provided accurately reflects Your circumstances and that the cover provided suits your requirements. You should pay particular attention to any terms Conditions limits and Exclusions including Endorsements which may require You to take action.

### Identity of Insurers:

Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.

AIG Europe Limited. Registered in England and Wales: No. 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covéa Insurance plc. Registered in England and Wales: No.613259. Registered office: Norman Place, Reading, RG1 8DA

Argo Direct Limited is authorised and regulated by the Financial Conduct Authority.

ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998.

AIG Europe Limited and Covea Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### How to make a claim

We understand that claims form a critical component of Our offering the moment the Policy becomes tangible and We are relied upon to deliver upon Our commitment to You.

To report a claim, please contact:

Claims Telephone Number - 03330 107 190

Claims Email Address - [uk.newclaims@penunderwriting.com](mailto:uk.newclaims@penunderwriting.com)

The Schedule shows Your cover details and any applied Endorsements and should be read in conjunction with:

*Statement of Fact*

*Policy Document (Tradesman Combined Liability Wording)*

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**Broker:** Business Choice Direct Insurance Services Ltd  
**Insured:** Cavendish Devere Ltd  
**Correspondence Address:** 58 Church Road  
 London

**Postcode:** SE19 2EZ  
**Policy Number:** BCDOIMPL\002624  
**Period of Insurance:** From: 09/02/2018  
 To: 09/02/2019  
**Renewal Date:** 09/02/2019  
**Business:** Carpet/Floor Covering Fitters

**Reason for Issue:** Renewal

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**Sections**

**Section Insured**

Employers Liability	Yes
Public Liability	Yes
Products Liability	Yes

Premium	£329.59
Insurance Premium Tax at 12.00%	£39.55
<b>TOTAL</b>	<b>£369.14</b>

Authorised on behalf of Insurers	Darren Box - Managing Director - Business Choice Direct Insurance Services Ltd
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<b>Policy Endorsements - Carpet/Floor Covering Fitters</b>	
<b>Ref</b>	<b>Endorsement Heading</b>
L1	Bona Fide Sub-Contractors Warranty
L14	Damage To Item Being Worked Upon Exclusion
L189	Heat Exclusion

<b>Policy Endorsements - Property Maintenance &amp; Repair</b>	
<b>Ref</b>	<b>Endorsement Heading</b>
1	Bona Fide Sub-Contractors Warranty
12	Burning of Debris Exclusion
26	Underground Services Condition (Applicable to Section B)
42	Spray Painting Exclusion
43	Power Cleaning Exclusion
51	Burning and Welding Warranty
98	15m Height Limit Exclusion
101	Removal or weakening of structural support Exclusion

<b>Policy Endorsements - Property Maintenance &amp; Repair</b>	
<b>Ref</b>	<b>Endorsement Heading</b>



Subsection	Limit of Indemnity
Employers' Liability	£10,000,000
Public Liability	£5,000,000
Products Liability	£5,000,000
Where "Not Operative" is inserted above the Subsection is inoperative and We will not be under any liability therefore	

Employers' Liability - Estimated Wages	
Clerical	£0
Manual Wages	£0

Public Liability - Estimated Turnover/Wages	
Turnover	£200000
Payments to Bona Fide Sub-Contractors	

Products Liability - Estimated Turnover	
Turnover UK Only	£200000

Applicable Excess		
Public & Products Liability	£250	Third Party Property Damage Excess
Claims Arising From The Use Of Heat	£1,000	Third Party Property Damage Excess

