



Tradespeople Schedule

You should read this Schedule in conjunction with Your Statement of Fact and Policy wording.

These details are a record of the information You have supplied to Us and the cover You have selected.

It is essential that You read all of the clauses applying to Your Policy as these contain important information that is specific to Your Policy and will affect Your Policy cover.

In choosing this product and Your level of cover You have not received any personal recommendations from RSA.

Policy Number: RSAP2388081300

Your Details

Policyholder: Nevin Smith Trading As NMB Bathroom and Kitchens

Policyholder's Address:

Business: Fitted Kitchen Installation, Bathroom Installation

Your Intermediary

Intermediary Name: Clear Business

Address: No.1, DOVECOTE, Sale, United Kingdom, M33 2GS

Intermediary number: 6488030000

Your Policy Dates

Period of Insurance: From: 04/07/2024 To: 03/07/2025

Renewal Date: 04/07/2025

Your Premium Information

Premium: Insurance Premium Tax:

Total Amount Due:

Reason for Issue: New Policy

Liabilities Insurance

Section 1 – Employers’ Liability	Included	
Limit of Indemnity any one Event (excluding liability arising directly or indirectly out of Terrorism):		£10,000,000
Limit of Indemnity any one Event arising directly or indirectly out of Terrorism:		£5,000,000
Section 2 – Public Liability/Products Liability	Included	
Limit of Indemnity any one Event:		£2,000,000
Limit of Indemnity any one Period of Insurance in respect of Products:		£2,000,000
Limit of Indemnity any one Period of Insurance in respect of Pollution:		£2,000,000
Your Contribution:		£250
Section 3 – Legal Defence Costs	Included	
Limit of Indemnity in any one Period of Insurance:		
• Part A:		£250,000
• Part B:		£250,000

Personal Accident Insurance Not Included

Legal Expenses Insurance	Included	
Limit Any One Claim (except where otherwise state in the Policy):		£100,000
Limit in total for all claims in any one Period of insurance		£1,000,000

Tools Insurance Not Included

Business Stock Not Included

Business Equipment Not Included



Contractor's All Risks Insurance

Section 1 - Contract Works

Not Included

Section 2 - Own Plant

Not Included

Section 3 - Hired-In Plant

Not Included

Additional Terms and Conditions

Any clauses detailed below are subject otherwise to the terms and conditions of the Policy.

The following clauses apply to Your Policy

TMP002 - Heat Use Exclusion

This clause applies to Section 2 Public Liability / Products Liability of Liabilities Insurance in this **Policy**.

We will not provide indemnity in respect of the application of heat involving a naked flame, open heat source or hot air paint strippers, grinding wheels, angle grinders, disc cutters or gas space heaters away from **Your** premises.

TMP005A – Working Height Restriction (10 metres)

This clause applies to Liabilities Insurance in this **Policy**

We will not provide indemnity for any legal liability arising in connection with internal or external **Business** activities working at a height more than 10 metres from the floor or ground.

TMP025A – Work at Depth Restriction (3 metres)

This clause applies to Section 2 Public Liability / Products Liability of Liabilities Insurance in this **Policy**

We will not provide indemnity for any legal liability arising in connection with any work where the depth of excavation exceeds 3 metres.

TMP028C - Hazardous Work Restriction

This clause applies to Liabilities Insurance in this **Policy**.

The **Business** shall not include any work which involves:

- 1) demolition unless it forms part of a contract undertaken by **You** for rebuilding, alteration, maintenance or repair; and/or
- 2) roofing of any description unless it forms no more than 20% of the monetary value of any contract undertaken by **You** for building, rebuilding, alteration, maintenance or repair; and/or
- 3) the construction of or any work in or on airports, military bases, aircraft, watercraft, collieries, mines, gas, petrochemical and chemical works, railways, railway installations, power stations, oil refineries, fuel depots, quarries, offshore rigs or platforms; and/or
- 4) the construction, alteration, maintenance and repair of bridges, viaducts, subways, chimney shafts, blast furnaces, steeples, tunnels, docks, piers or wharves, motorways or dams; and/or
- 5) piling, underpinning, shuttering, retrofit basements or formwork; and/or
- 6) the use of explosives, tunnelling, quarrying, or laying of main sewers; and/or
- 7) work in or on or adjacent to rivers, lakes and tidal waters; and/or
- 8) the handling, storage or transport of any hazardous substances such as gases, Asbestos,

- 9) radioactive substances, or toxic chemicals; and/or
the discharge of any fumes, effluent, or anything of a noxious nature.

Where it is material to the loss, failure to comply with this requirement will result in Us not paying Your claim.