

Trust Insurance Summary of Cover

Please note that this document is a summary of your policy. For full policy details including terms, conditions, definitions, exclusions and limitations please refer to the policy wording and any applicable endorsements.

Contract Type & Duration

Under FCA regulations this is a commercial contract of insurance exempt from the 14 day cooling of period. The Duration of the contract is 12 months.

Our Recommendation

After considering your demands and needs, we recommend HCC International Insurance Company PLC to be the most appropriate arrangement for you. Please read through the details below to ensure that the limits of cover, features, benefits and exclusion meet your requirements.

Significant Policy Benefits, Exclusions & Limitations

Public, Products & Employers Liability Section Features & Benefits:

- 1) Legal Liability cover up to £10,000,000
 - a. Products Liability Included
- 2) Professional Indemnity up to £5,000,000
- 3) No Height Restriction
- 4) No Depth Limit
- 5) Burning of Debris Included
- 6) Rehabilitation cover for employees
- 7) Wrongful felling of Trees included
- 8) Working by Public Highway included
- 9) Optional cover for Railway or Power line Clearance
- 10) £10,000,000 Employers Liability Cover (Optional)
 - a. Unlimited number of employees/sub contractors
 - b. No excess payable

(Optional) Engineering & Tools Section Benefits Features & Benefits:

- 1) New for Old cover
- 2) Damage in transit, falling debris, fire, storm and theft.
- 3) Theft cover from unattended vehicles
- 4) Optional Hired in plant Cover available
- 5) Continual hirer charges covered following a claim
- 6) Optional Contract works cover available

Significant Exclusions & Limitations

- 1) *Refer to your policy schedule for agreed limit of indemnity*
- 1-9) *£500 Policy Excess applies to all sections*
- 2) *Subject to no charge being taken for your advice*
- 3) *Subject to NPTC CS39 Qualified Climbers*
- 10) *Liability in respect of liquidation damages, penalties & fines*
Bodily injuries of employee's whilst carried in or upon a vehicle

Significant Exclusions & Limitations

- 1-6) *Not Covered unless specified in your schedule*
- 3) *Vehicles must be on a works site*
- 4) *Cover restricted to £50,000 unless otherwise specified in your schedule*

Declaration

Liability policies are subject to a year-end declaration of wages and turnover; You will be required to complete a declaration of wages and turnover within 28 days of the policy anniversary. If figures supplied have significantly increased to your previous declaration an additional premium may be payable.

You have a duty to disclose all information that might influence the insurer's assessment of your risk. Failure to do so may entitle insurers to void all cover and claims. It is essential that you advise us of any material information that is relevant to the risk. If in doubt about whether information is material you should disclose it.

Cancellation

All policies are set up on a "Minimum and Deposit" basis. No refund of premium will be available in the event of policy cancellation.

Complaints

Our complaints procedure can be found within our terms of business document should you be dissatisfied with any products or services provided by Trust Insurance or its 3rd party providers.

Claims

Should you need to make a claim please contact us on 01604 492644. Our office opening hours are 9am to 5.30pm Monday to Friday.