

- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business.
- Building Contracts Liability and Damage Clause 6.5.1 JCT £2,000,000
- Data Protection
- Financial loss £50,000
- Legal expenses in connection with Corporate Manslaughter Act
- Per Capita Basis - Temporary employees may be accepted without additional charge up to a total number of 150 man days in any one period
- Optional Professional Indemnity Section
- Optional Cyber Liability section

What are the significant or unusual exclusions or limitations of Trademaster Liability & Contract Works insurance (please refer to the Public and Products' Liability section of the policy booklet)?

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
- Loss or damage to property in your custody or control
- Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
- Pollution unless caused by a sudden and identifiable incident
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
- Liquidated damages, penalty clauses and fines
- The first part of any claim (the excess)
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
- Cover for Charities and Not For Profit Organisations: Events with larger attendances, long durations, taking place outside UK, organised by third parties, or involving specific hazardous activities need to be agreed by us

How long does my Trademaster Liability & Contract Works insurance run for?

The policy will remain in force for 12 months from date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

What happens if I take out cover and then change my mind?

There are no statutory cancellation rights under this policy.

How do I make a claim?

If you need to make a claim please call our claims line on **0800 015 1498**. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

How do I make a complaint?

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser.

Aviva is covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details). Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Aviva were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.



Aviva Insurance Limited. Registered in Scotland, No. 2116.
Registered Office: Pitheavlis, Perth PH2 0NH.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Your
Construction
Policy



**Trademaster
Liability & Contract Works
Summary of Cover**



Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy. It is important that you read the policy carefully when you receive it.

Who is the Insurer?

The insurer of the policy is Aviva Insurance Limited.

What is Trademaster Liability & Contract Works insurance?

The Construction policy offers the flexibility to select from a wide range of covers to provide tailored protection.

Available covers:

Asset Protection

- Contract Works

Legal Liabilities

- Employers' Liability
- Public and Products' Liability

Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed. To make a claim call **0800 015 1498**.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery. Call this helpline anytime, day or night on **0345 300 1899**.
- Counselling service for policyholders and their employees. To use this confidential counselling service helpline, call **0117 934 0105**.

Cut Red Tape

- A 'one-stop' website to help our Construction customers overcome the burden of red-tape. Available exclusively to Aviva commercial policyholders.
- Advice and information available for Finance, Sales and Marketing, Employment Law, Legal advice, Risk Management and much more. Accessible 24 hours a day, 365 days a year. Visit <http://www.aviva.co.uk/cutredtape>

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

- ARMS offer a wide range of training and consultancy services from simple, cost effective e-Training through to bespoke on-site consultancy.
- Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via the Preferred Supplier Network.

For more information visit <http://www.aviva.co.uk/yourbusiness/risk-management>

Discounted rates on Thermal Imaging surveys

- A non-invasive way of identifying minor and major faults - an efficient complement to a full electrical testing programme.
- Can identify faults before equipment fails and helps manage production downtime/keeps business disruption to a minimum.

Additionally, Thermal Imaging surveys can be utilised to identify leaks, burst pipes, check seals on cold stores and even check the energy efficiency of buildings.

Asset Protection

Contract Works - Cover, Features and Benefits

Cover on an All Risks basis for damage to the property insured including, Works, Your Plant, Hired in Plant, Employee's Tools.

What are the benefits and features of Trademaster Liability & Contract Works insurance?

- Offsite storage of materials that are separately stored and identified for inclusion in a contract you are working on
- Transit to and from your contract site anywhere in the UK, including the loading and unloading of vehicles
- Private dwellings built on a speculative basis for sale or let for up to 180 days, pending sale
- Show houses up to the contract price in the policy and contents up to £35,000 any one property
- Redrawing and rewriting plans and documents up to £25,000 following a loss
- Offsite storage up to £50,000 with a maximum of £25,000 for non-ferrous metals and a maximum 15% of contract price

What are the significant or unusual exclusions or limitations of Trademaster Liability & Contract Works insurance (please refer to the Contract Works section of the policy booklet)?

- Gradual deterioration or wear and tear, faulty or defective design, materials or workmanship
- Repair to or replacement of your plant or hired in plant caused by its own mechanical or electrical breakdown, failure, breakage or derangement unless it is for hired in plant which you are responsible under the terms of a hire agreement
- Damage to existing structures
- Payments for penalty clauses or fines for late completion
- Pollution or contamination
- The first part of any claim (the excess)

Legal Liabilities

Employers' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

What are the benefits and features of Trademaster Liability & Contract Works insurance?

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day
- Legal expenses in connection with Corporate Manslaughter Act
- Per Capita Basis - Temporary employees may be accepted without additional charge up to a total number of 150 man days in any one period

What are the significant or unusual exclusions or limitations of Trademaster Liability & Contract Works insurance (please refer to the Employers' Liability section of the policy booklet)?

- Cover for acts of terrorism is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

Public and Products' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

What are the benefits and features of Trademaster Liability & Contract Works insurance?

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day.