

Confirmation of Quotation	<p style="margin: 0;">Allianz Insurance Plc</p> <h1 style="margin: 0;">Complete Contractor New Business Confirmation of Quotation</h1>
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This New Business quotation has been prepared in accordance with information that we have received from you through your Insurance Adviser. It is important that you check all the information immediately. If any of the information is incorrect you must contact your Insurance Adviser immediately.

We strongly recommend that you keep a record of all information you have provided to your Insurance Adviser.

This New Business quotation should be read in conjunction with the Complete Contractor policy overview (**ACOM753/10**) and Complete Contractor policy wording (**ACOM213/10**).

Should you require copies of any of these documents please contact your Insurance Adviser.

Quotation Premium			
First Premium:			
Insurance Premium Tax:			
Total First Premium:			

Insurance Premium Tax is stated at the prevailing rate.

Client Details	
Insured's Name:	Simply Extensions & Lofts Ltd
Insured's Postcode:	SW6 3PA
Insurance Adviser	Coversure Ely
Insured's Trade(s)	Builders - Domestic and Light Commercial work only

Quotation Details

Quotation Reference: 151868467	
Quotation Date: 25/05/2023	
Inception Date: 25/05/2023	Renewal Date: 25/05/2024 at 12:00
This quotation is valid until the Inception Date or 30 days from the Quotation Date, whichever occurs first, and is subject to the terms and conditions stated in this quotation. This is a quotation document only, no cover is in effect.	

Excess Details

Public Liability: Standard Excess	
Contract Works: Theft and Malicious Damage	
Employee Tools and Personal Effects Excess	
Contract Works All Other Losses Excess	

Clauses applicable to the Quotation

The following clauses apply to the policy (please refer to the Clause Details for full wordings):

L/1017/1 - Slings and Cradles Exclusion

L/1012/1 - Exclusion - Discharge of Fumes, Effluent or Noxious Substances

L/1014/1 - Exclusion - Use of Substances Which Could be Harmful to Health

L/367/1 - £500 Underground Services Excess

L/2251/1 - Economic Sanctions

L/4332/1 - Contagious and Infectious Disease Exclusion

L/2245/1 - Trade Exclusion

Basis of Acceptance

Have you had at least three years professional experience in the trade(s) above?	Yes
Date business established	2012
Is fixed woodworking machinery used?	No
Are any of the following processes or equipment used:	
Welding or Flame cutting	No
Blow Lamps, hot air guns or other equipment involving application of heat	No

You do and will continue to maintain machinery and equipment in accordance with manufacturers recommendations.

Where you are required to do so under Health and Safety legislation you must:

- have and will continue to have a nominated person responsible for Health and Safety
- have and will continue to have an induction and on-going training programme which is reviewed and recorded
- have and will continue to have a Health and Safety Policy in place
- undertake Risk Assessments in order to identify hazards and complete risk improvements.

This quote has been given on the basis that neither you nor your director(s) or partner(s) have:-

- any convictions that are unspent under the Rehabilitation of Offenders Act 1974 for a criminal offence other than (road traffic) motor offences
- been charged (but not yet tried) with a criminal offence other than (road traffic) motor offences
- received a caution for a criminal offence within the last three years other than a (road traffic) motoring offence, that is unspent under the Rehabilitation of Offenders Act 1974
- been declared bankrupt
- been the subject of any county court judgement (CCJ), winding up order, insolvent liquidation or administration or have made any composition or arrangement with creditors
- been a director or partner of a company which has gone into insolvent liquidation, receivership or administration
- ever been prosecuted, or been the director of a company which has been prosecuted, for failing to comply with any Health & Safety or Welfare or Environmental Protection legislation.

In respect of the business proposed, or any other business which you, your partners or directors have been involved with no insurer has ever:-

- declined, cancelled or refused any proposal of insurance
- cancelled or declined to renew any insurance
- imposed special terms or conditions.

If any of the above statements are inaccurate you must contact your Insurance Adviser immediately.

Claims Experience as at Quotation Date

All incidents, losses or claims which you, any partner(s) or director(s) in connection with this or any other business in which you or they have been trading

- that have been incurred in the last three years
- including events which have or could have resulted in a claim

relating to covers to be insured under this policy (whether insured or not at the time of loss).

Total number of claims: 0

Total amount paid and outstanding: £0

Standard Cover

Total wage roll

Number of persons in each category:

Proprietors and Partners	
Employees and Labour Only Subcontractors	
Temporary Employees	
Temporary employees - maximum of 3 employees who do no more than 100 days in total (not per person) work for the business during the annual period of insurance.	
Working Directors	
Public Liability – Limit of Indemnity	£5,000,000
Employers Liability	
Employers Liability – Limit of Indemnity	£10,000,000
Contract Works	
Maximum Contract Price	£250,000
Own Plant and Tools	£20,000
Temporary Buildings	£5,000
Plant and Temporary Buildings on Hire	£50,000
Employees' Tools and Personal Effects (per person)	£3,000
Employees' Tools – Single Article Limit	£1,000
Tools	Not Insured
Personal Accident	Not Insured
Commercial Legal Expenses	
	Limit of Indemnity
1 Any One Claim other than a Claim relating to a Business Aspect Enquiry, Jury Service Allowance and Witness Attendance Allowance.	£250,000
2 Any One Claim relating to a Business Aspect Enquiry	£2,000
3 Any One Claim relating to Jury Service Allowance	£5,000
4 Any One Claim relating to Witness Attendance Allowance	£5,000
5 For all Claims in the aggregate first notified to	£1,000,000

the Insurer during the Period of Insurance.

(collectively "the Limit of Indemnity")

The above amounts are all inclusive of Legal Expenses, Awards of Compensation and Data Protection Compensation Awards, and Value Added Tax (VAT) if the Insured is not VAT registered.

You can access all the additional services and benefits of your legal expenses policy, including a free legal health check and free legal advice helpline, by visiting www.allianzlegal.co.uk.

Property Damage	Not Insured
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Business Interruption	Not insured
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Terrorism	Not insured
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Clause Details

L/1017/1 - Slings and Cradles Exclusion

This Policy does not cover Damage or liability arising out of the use of slings or cradles.

L/1012/1 - Exclusion - Discharge of Fumes, Effluent or Noxious Substances

This Policy does not cover Damage or liability arising out of the discharge of fumes, effluent or anything of a noxious nature.

L/1014/1 - Exclusion - Use of Substances Which Could be Harmful to Health

This Policy does not cover Damage or liability arising out of the use of substances which could be harmful to health.

L/367/1 - £500 Underground Services Excess

Section 1 of this Policy does not cover the first £500 of all compensation costs and expenses payable in respect of each occurrence of loss or damage to pipes cables or other underground services.

L/2251/1 - Economic Sanctions

Under Policy Exclusions the following is added:

Economic Sanctions

Cover or benefit for any business or activity to the extent that the provision of such cover, payment of any claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

L/4332/1 - Contagious and Infectious Disease Exclusion

Contagious and Infectious Disease Exclusion

Under Policy Exclusions, the following is added and applies to all Sections other than Sections 1

Public Liability, 2 Employers' Liability and 5 Personal Accident.

13 Contagious and Infectious Disease

Loss, destruction, damage, cost, expense, or any consequential loss, directly or indirectly caused by, arising out of, attributable to, or contributed to by:

- A. Contagious or Infectious Disease;
- B. the fear or threat (whether actual or perceived) of a Contagious or Infectious Disease;
- C. the presence or suspected presence of Pathogens at, in or on the premises or property of any person or entity; or
- D. any action taken or advice given (whether or not by a competent authority) to prevent, reduce, control or mitigate the occurrence, outbreak, spread or effects of a Contagious or Infectious Disease or any Pathogens

irrespective of any other cause, occurrence or event operating concurrently, independently or in any sequence to cause the loss.

But this Exclusion will not apply to Physical Damage to Property Insured under the Policy and any business interruption directly resulting from such Physical Damage, where such Physical Damage itself results from fire, lightning, explosion, aircraft or other aerial devices or articles dropped from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe, impact by any road vehicle or animal, or theft.

For the purposes of this Exclusion:

Loss includes, but is not limited to financial and business interruption loss, loss of value, marketability or use of property, fines and penalties.

Cost or expense includes, but is not limited to any cost or expense to:

- A. clean-up, detoxify, decontaminate, or remove Pathogens from any property where the property is or is feared to have been affected by Pathogens or a Contagious or Infectious Disease;
- B. monitor or test for Pathogens or a Contagious or Infectious Disease; or
- C. provide medical treatment for persons affected by a Contagious or Infectious Disease.

Malicious persons do not include persons who maliciously, deliberately or recklessly:

- A. cause Pathogens to come into contact with the premises or property of any person or entity; or
- B. cause or attempt to cause another person or persons to contract a Contagious or Infectious Disease and, in or by so doing, cause Pathogens to come into contact with the premises or property of any person or entity.

Physical Damage - means physical loss, damage or destruction. For the avoidance of any doubt, the presence of a Pathogen on property or contamination of property by a Pathogen does not constitute Physical Damage.

Contagious or Infectious Disease - means any disease, illness or condition affecting humans or animals which is caused by or can be transmitted by means of any Pathogen, where the method of transmission, whether direct or indirect, includes but is not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between organisms (including from one human to another, one animal to another, from an animal to a human or vice versa, or through contaminated water, faeces or food).

Pathogen - means any pathogen, including but not limited to a virus, bacterium, parasite, fungus, other

organism, micro-organism, any variation or mutation thereof, whether deemed living or not, or any other substance or agent capable of causing a Contagious or Infectious Disease.

L/2245/1 - Trade Exclusion

In respect of the Insured's trade as stated in the Policy Schedule, this Policy does not cover Damage or liability arising out of any work other than on private dwellings, shops, offices, public houses, guest houses or private hotels all having not more than four floors (including the ground floor) and attic.

Statement of Fact

Terms and Conditions

Cancellation Rights

You have a right to cancel the policy within a 14 day cancellation period and receive a return of any premiums paid, less an amount representing the cover you have received to date. This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available upon request.

IMPORTANT INFORMATION – YOUR DUTY TO MAKE A FAIR PRESENTATION OF THE RISK

You must make a fair presentation of the risk to us at inception, renewal and variation of your Policy. This means that you must tell us about all facts and circumstances which may be material to the risks covered by your Policy in a clear and accessible manner or give us sufficient information to alert us of the need to make enquiries about such facts or circumstances.

Material facts are those which are likely to influence us in the acceptance of or assessment of the terms or pricing of your Policy. If you are in any doubt as to whether a fact is material, you should tell us about it.

If you fail to make a fair presentation of the risk, we may avoid your Policy (that is treat it as if it had not existed) and refuse to pay any claims where any failure to make a fair presentation is:

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| a) | deliberate or reckless; or |
| b) | of such other nature that, if you had told us about a material fact or circumstance, we would not have issued, renewed or varied your Policy. |

In all other cases, if you fail to make a fair presentation of the risk, we will not avoid your Policy but we may instead:

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| a) | reduce proportionately the amount payable on any claim by reference to the ratio which the premium actually charged bears to the premium which we would have charged had you told us about a material fact or circumstance (eg if we would have charged you double the premium, we will only pay half the amount of any claims under your Policy); and/or |
| b) | treat your Policy as if it had included such additional terms as we would have imposed had you told us about a material fact or circumstance. Payment of any claim you make will be subject to the application of any such additional terms. |

For these reasons it is important that you check all of the facts, statements and information set out in this form are complete and accurate. You must check with anyone you employ in your business that the facts and statements set out in this form are complete and accurate.

IF ANY OF THE FACTS, STATEMENTS AND INFORMATION SET OUT IN THIS FORM ARE INCOMPLETE OR INACCURATE, YOU MUST CONTACT US IMMEDIATELY. FAILURE TO DO SO COULD INVALIDATE YOUR POLICY OR LEAD TO A CLAIM NOT BEING PAID.

Privacy Notice Summary

For more information about how Allianz Insurance plc use your personal information, you can find a copy of the Privacy Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837 or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

