

Policy Number: IP23ATRAD00021981100

INSURED

Name of Insured	Bluefan Group Ltd
The Premises Address	KEMP HOUSE 152-160, CITY ROAD, LONDON, EC1V 2NX
Trade/Business	
Primary Trade	Building Maintenance
Additional Trade(s)	Builder - PDH Alteration and Repair

IMPORTANT INFORMATION

Reason For Issue	Renewal
Date of Issue	13/01/2023 18:30:49
Effective Date	28/01/2023 00:01
Renewal Date	28/01/2024 00:01
Insurance Premium	£1,774.29
IPT (Insurance Premium Tax at the current rate)	£212.92
Policy Fee	£100.00
Annual Premium	£2,087.21

YOUR INSURANCE BROKER'S DETAILS

Broker Name	Coversure Cheshunt
Broker Telephone Number	01992679400
Broker Address	74a Flamstead End Road Cheshunt EN8 0HZ
iprism Agency Reference	ACOV0025

SECTION 1 - PUBLIC LIABILITY

Item No	Description	Limit of Indemnity
	Public Liability (Any one claim or series of claims arising out of any one event)	£10,000,000
	Number of Persons Insured	6

SECTION 2 - EMPLOYERS LIABILITY

Item No	Description	Limit of Indemnity
	Employers Liability (Any one claim or series of claims arising out of any one event)	£10,000,000
	Injury to Working Partners and Proprietors Option	Not Insured

Policy Number: IP23ATRAD00021981100

SECTION 3 - TOOLS AND BUSINESS EQUIPMENT - NOT INSURED

SECTION 4 - CONTRACT WORKS, OWN AND HIRED IN PLANT - NOT INSURED

SECTION 5 - EXCESS OF LOSS - NOT INSURED

SECTION 6 - COMMERCIAL LEGAL EXPENSES

	Limit of Indemnity
Advice and Assistance (Access to Helplines)	Insured
Commercial Legal Expenses and Tax Enquiries	£100,000 any one incident & £1,000,000 in the aggregate any one period of insurance

OPTIONAL EXTENSIONS - NOT INSURED

GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT

IP01142641PLM - Increased Excess in respect of Third Party Property Damage

We will not indemnify You under Section 1 - Public Liability and Products Liability in respect of the first £500 of each and every loss or Damage to third party property increasing to £1,000 of each and every loss or Damage to third party property arising from or in connection with Your Plumbing work

For the purpose of this endorsement Plumbing means the;

- (1) design or
- (2) installation or
- (3) alteration or
- (4) repair or
- (5) testing or
- (6) maintenance or
- (7) servicing

of services supplying water to any premises (being the system of pipes, fittings and connected appliances installed to supply any building, whether domestic or not, with water for drinking, culinary, domestic laundry, ablutionary, cleaning and sanitary purposes)

IP01530DAMP - Damp proofing/timber treatment exclusion

We shall not be liable in respect of Bodily Injury or loss of or damage to property caused by or in connection with any damp proofing or timber treatment work undertaken by You or on Your behalf

IP1514053SEV - Several Liability Clause

The liability of an insurer under this contract is several and not joint with other insurers party to this contract. An insurer is liable only for the proportion of liability it has underwritten. An insurer is not jointly liable for the proportion of liability underwritten by any other insurer. Nor is an insurer otherwise responsible for any liability of any other insurer that may underwrite this contract.

Policy Number: IP23ATRAD00021981100

GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

IP1514053SEV - Several Liability Clause (Continued)

The proportion of liability under this contract underwritten by an insurer (or, in the case of a Lloyd's syndicate, the total of the proportions underwritten by all the members of the syndicate taken together) is shown in this contract.

In the case of a Lloyd's syndicate, each member of the syndicate (rather than the syndicate itself) is an insurer. Each member has underwritten a proportion of the total shown for the syndicate (that total itself being the total of the proportions underwritten by all the members of the syndicate taken together). The liability of each member of the syndicate is several and not joint with other members. A member is liable only for that member's proportion. A member is not jointly liable for any other member's proportion. Nor is any member otherwise responsible for any liability of any other insurer that may underwrite this contract. The business address of each member is Lloyd's, One Lime Street, London EC3M 7HA. The identity of each member of a Lloyd's syndicate and their respective proportion may be obtained by writing to Market Services, Lloyd's, at the above address.

Although reference is made at various points in this clause to "this contract" in the singular, where the circumstances so require this should be read as a reference to contracts in the plural.

IP023210017PAN - Communicable Disease Exclusion

The cover provided by Section 5 - Excess layer Public Liability of this Policy excludes and does not cover any claim or loss(es), including but not limited to any physical loss, financial loss, cost or expense, injury, liability or physical damage caused by, arising out of, resulting from, contributed to by, occasioned by or resulting from, in consequence of, in any way involving, occurring concurrently or in any sequence with:

- a Communicable Disease; or
- the fear or threat (whether actual or perceived) of a Communicable Disease; or
- any cost or expense incurred to clean, detoxify, remove, decontaminate, sanitise, neutralise, sterilise, monitor or test for a Communicable Disease.

For the purpose of this exclusion, "Communicable Disease" means any infectious or contagious substance:

3. including, but not limited to, a virus, disease, bacterium, parasite, pathogen, bacterial infection, viral infection, microbial infection, biological infection, or other organism or any mutation thereof, whether deemed living or not, whatever the type or strain, in whatever form or quantity; and

4. regardless of the method of transmission, whether direct or indirect, including, but not limited to, airborne transmission, bodily fluid transmission, transmission from or to any surface or object, solid, liquid or gas or between humans, animals, or from any animal to any human or from any human to any animal;

which:

e. can cause or threaten damage to human health or human welfare, or causes or threatens damage, deterioration, loss of value, marketability or loss of use to tangible or intangible property insured subject to the reinsurance agreement; or

f. is declared an epidemic or public emergency by the government, public authority, local authority or any other governing body responsible for public health; or

Policy Number: IP23ATRAD00021981100

GLOBAL ENDORSEMENTS & CONDITIONS PRECEDENT (CONTINUED)

IP023210017PAN - Communicable Disease Exclusion (Continued)

g. is declared a pandemic, global viral emergency or a Public Health Emergency of International Concern (PHEIC) by the World Health Organisation; or

h. is notifiable to the government or a local authority under any law, order, act or statute.

If your Policy includes Employers' liability cover, this exclusion will not apply to claims admissible under the Employers' liability section only.

For avoidance of doubt, no coverage extension, additional coverage, global extension, exception to any exclusion or other coverage grant, other than in respect of the cover provided under the Employers' liability section of the policy, shall afford any coverage that would otherwise be excluded by this exclusion.

EXCESSES

The excess is the amount of each loss that you are responsible for. Unless stated otherwise on this Schedule, the excesses applicable to each section are as follows.

SECTION	MINIMUM EXCESS APPLICABLE
Section 1 - Public and Products Liability	£250
Section 2 - Employers' Liability	NIL
Section 3 - Tools and Business Equipment	£500
Section 4 - Contract Works, Own and Hired in Plant including Continuing Hire Charges	£500
Section 5 - Excess Layer Public Liability	NIL
Section 6 - Commercial Legal Expenses	
Sub Section 3 - Contract Disputes	£500 - In respect of claims where the amount in dispute exceeds £5,000
All other commercial legal expenses sections other than sub-section 3 - contract disputes	NIL

YOUR INSURERS

Sections 1 - 4 and Optional Extensions are provided by

Insurer:	Tokio Marine HCC
Registered Number:	01575839
Registered Office:	Fitzwilliam House, 10 St Mary Axe, London, EC3A 8BF
Website:	www.tmhcc.com
FCA Registration Number:	202655
Complaint Address:	Compliance Officer, Tokio Marine HCC, 1 Aldgate, London, EC3N 1RE
Complaint Telephone:	020 7702 4700
Complaint E-Mail:	tmhcccomplaints@tmhcc.com

Tokio Marine HCC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This insurance is underwritten by Tokio Marine HCC under delegated authority and is administered and arranged by iprism Underwriting Agency Ltd.

Policy Number: IP23ATRAD00021981100

YOUR INSURERS (CONTINUED)

Section 6 (Commercial Legal Expenses) is provided by

Insurer:	DAS Legal Expenses Insurance Company Ltd
Registered Number:	103274
Registered Office:	DAS House, Quay Side, Temple Back, Bristol, BS1 6NH
Website:	www.das.co.uk
FCA Registration Number:	202106
Complaint Address:	The Complaints Officer, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH
Complaint Telephone:	0845 465 0042
Complaint E-Mail:	customerrelations@das.co.uk

DAS Legal Expenses Insurance Company Ltd DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Policy Terms

You must comply with the terms of this Policy. Failure to comply with the terms of this Policy may affect Your right to recover a claim or claims under this Policy.

Some of the conditions above require You to do, or not do, certain things; such conditions are referred to as a condition precedent. If You fail to carry out the obligation(s) (or part of an obligation) under a condition precedent We may, depending on the extent of the obligation(s):

- a) not pay the claim (or part of a claim), where the loss is attributable to Your failure to carry out the obligation(s) (or part of an obligation), and/or
- b) suspend the cover granted under this Policy:
 - i) from the date You failed to fulfil the obligation(s) (or part of an obligation),
 - ii) until You have fulfilled the obligation(s), if fulfilment is possible.

If you have any queries about these clauses please speak to your insurance broker.

Policy Number: IP23ATRAD00021981100

Important Information including Claims, Complaints and Cancellations

iprism is the trading name of iprism Underwriting Agency Limited. We are a private limited company incorporated in England and Wales. Our registered company number is 05604278.

iprism is authorised and regulated by the Financial Conduct Authority (FCA) and Our permitted business is for the provision of regulated products and services, assisting in the administration and performance of a contract of insurance. Our FCA register number is 460209 and our registered address is 2nd Floor, 17 Bevis Marks, London, EC3A 7LN.

Your insurance broker is Your dedicated point of contact for any queries concerning Your iprism Policy. iprism are not authorised to offer You any advice so You must speak to Your insurance broker who is authorised by the FCA to advise.

Contact details for Your insurance broker are available on Your Policy Schedule.

Further information is provided at www.iprism.co.uk/client-info for details about:

- iprism and what We do
- Claims and how to make a claim
- Complaints, including the Financial Ombudsman Service
- Cancellations and how to cancel Your Policy
- Data Protection and Privacy Policy
- Law and jurisdiction
- Telephone call recording
- Telephone call charges

Dedicated Claims Telephone: 0333 005 1616

Employers Liability Tracing Office (ELTO)

In accordance with the Employers Liability Insurance: Disclosure by Insurers (no 4) Instrument 2013 made by the Financial Conduct Authority (FCA) we will be required to provide some of your information to the Employers Liability Tracing Office (ELTO).

The information that we supply in accordance with this requirement will be added to an electronic database that will be managed by ELTO.

The information supplied to the ELTO will include:

- Policy number(s)
- Employers' current names and addresses
- Coverage dates
- Her Majesty's Revenue and Customs Employers Reference Numbers