



Policy Number: COMTL1005688

Tradesman Liability Insurance

SCHEDULE TO THE POLICY

Insured

Zero Degree AC Limited

Business of the Insured

Primary Trade: Air Conditioning Engineer
Secondary Trade: Refrigeration Engineer
(and no other for the purpose of this Policy)

Period of Insurance

From 25/06/2022 to 24/06/2023
both dates inclusive Local Standard Time

Limits of Indemnity

See Appendix 1

Excess

See Appendix 2

Applicable Wordings and Conditions

See Appendix 3

Premium £1078.38

Inclusive of Insurance Premium Tax at the current rate

It is understood and agreed that Underwriters liability shall not exceed the limits of liability expressed in the Schedule or such other limits of liability as may be substituted by memorandum hereon or attached hereto signed by or on behalf of Underwriters

SEVERAL LIABILITY NOTICE

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.

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 below.

IN WITNESS WHEREOF this Policy has been signed as follows:

100% HCC International Insurance Company PLC (the "Underwriters")

Important Notices

All claims and enquiries should be addressed to:

Moorhouse Group Limited.
Barclay House 2-3 Sir Alfred Owen Way,
Caerphilly,
CF83 3HU

Telephone: 08081 68 68 68

HCC International Insurance Company PLC is authorised by the Prudential Regulation Authority (PRA) and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority.

Please read this document carefully to ensure it meets your requirements. Please advise Tokio Marine HCC - International Group immediately if any of the details contained herein are incorrect.

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Appendix 1 - Limits of Indemnity

Section 1A – Public / Products Liability

£1,000,000

Any one occurrence but in the aggregate in the Period of Insurance in respect of Products

Section 1B – Pollution Liability

£1,000,000 In all in the Period of Insurance

Section 2 - Employers Liability

£10,000,000

but **£5,000,000** in respect of Bodily Injury arising from Terrorism or occurring Offshore (if applicable) or arising out of exposure to asbestos

Section 3A - Contractors All Risks

Description	Sums Insured	
1 Contract works	NOT INSURED	any one occurrence
2 Construction plant tools machinery and equipment including Temporary site buildings &/or site accommodation but excluding property as described in any other part	NOT INSURED	
3 Property as described in items No.2 and 3 hired by the assured (but not on free loan unless otherwise agreed)	NOT INSURED	
4 Employees tools and effects (limit in respect of the tools and personal effect of any one employee)	NOT INSURED	

Section 3B – Tools

(Cover Per Partner, Director or Owner Only) **NOT INSURED**
Maximum £500 per tool

Employee Tools **NOT INSURED**



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Appendix 2 - Excesses

Excess Section		Amount
Public liability	Standard Property Damage	£500
Public liability	Application of Heat	£1000
Public liability	Damage to Underground Pipes Cables or Services	£500
All Sections	Non-disclosure of Employees within 14 Days of employment	£500



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Appendix 3 - Applicable Wordings and Conditions

Policy Wording: www.construqaquote.com/documents

Endorsements:

TOMCOV COVID-19 Exclusion

It is important that both your employees and members of the public remain protected from this disease as far as possible. To make this process as safe as possible you must;

- o Undertake a COVID-19 risk assessment
- o Follow all government guidelines
- o Provide all employees with relevant PPE
- o Display the 'COVID safe' poster

If you cannot comply with these 4 points, please telephone your broker to discuss further.

TOMHLA Height Limit Amendment

Notwithstanding anything contained to the contrary in EXCLUSIONS TO ALL SECTIONS OF the Policy 3j shall read 15 metres and not as otherwise stated

Subject otherwise to the Policy terms conditions limitations and exclusions

0 TOMWEL - Welding Exclusion

Notwithstanding anything contained to the contrary in CONDITIONS APPLICABLE TO SECTIONS 1A & 1B this Policy does not provide indemnity in respect of liability arising from the use of electric oxyacetylene or other welding or heat cutting equipment provided that this exclusion shall not apply when brazing work is being carried out.

Subject otherwise to the Policy terms conditions limitations and exclusions

TOMWEL Welding Exclusion

Notwithstanding anything contained to the contrary in CONDITIONS APPLICABLE TO SECTIONS 1A & 1B this Policy does not provide indemnity in respect of liability arising from the use of electric oxyacetylene or other welding or heat cutting equipment

Subject otherwise to the Policy terms conditions limitations and exclusions

Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

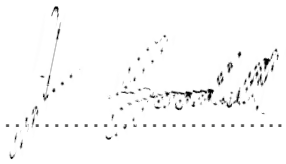
Policy No:COMTL1005688

Name of policy holder: Zero Degree AC Limited
Date of commencement of insurance policy: 25/06/2022
2. Date of expiry of insurance policy: 24/06/2023

We hereby certify that subject to paragraph 2:

3. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney, or to offshore installations in any waters outside the United Kingdom to which the Employers' Liability (Compulsory Insurance) Act 1969 or any amending primary legislation applies^(b); and
4. the minimum amount of cover provided by this policy is no less than GBP **10,000,000** ^(c)

Signed on behalf of Insurers as set out below subscribing to the above policy (Authorised Insurers)

.....
.....
Signature 

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.

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.

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.

Authorised Insurers 100.0% HCC International Insurance Company PLC

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Note: The information below this line does not form part of the statutory certificate. Those Insurers on whose behalf this certificate is issued require the following information to be entered by the issuing intermediary:

Name and address of issuing intermediary: Moorhouse IGroup Limited, 2-3 Sir Alred Owen Way, Caerphilly, CF83 3HU