



POLICY SUMMARY

Contractors Policy

This is a summary of your Policy, giving important information about the cover provided so you can check that it is right for you.

Arista Insurance Contractors Combined Policy Summary

Policy Summary

This is a summary of the cover provided by your policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document when you receive it

Insurance Provider

This insurance is provided by Arista Insurance Limited and the covers are underwritten by certain underwriters at Lloyd's for all covers

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are detailed in your policy documentation

Type of Insurance

This policy provides a comprehensive range of covers with the flexibility to select from a range of covers aimed at general industry to meet your needs

Policy Term

The duration of the Policy is 12 months from cover inception date, or as detailed in your policy schedule

Contractors Combined Policy

Legal Liabilities Section

Cover, Features and Benefits

Employers' Liability

Protection against your legally liabilities to pay compensation in respect of injury sustained by your employees in the course of the business up to a limit of £10,000,000 including costs and expenses

Cover includes

- Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
- Trainees and personnel undergoing work experience
- Unsatisfied court judgments in favour of employees injured in your employment by third parties
- Compensation for court attendance as a witness in connection with any claim under this section
- Worldwide cover (other than USA and Canada) for non-manual employees normally resident in the UK who are temporarily working overseas

Optional extensions

- Working partners can be included under the cover

Significant Exceptions and Limitations - Please refer to your Policy document

- Cover for acts of terrorism is limited to £5,000,000
- Work in or on or travel to or from any offshore installation
- Injury to an Employee for which compulsory motor insurance is required under Road Traffic Act legislation

Public Liability

Protection against your legal liability for injury to third parties and damage to their property including nuisance trespass obstruction or interference

Cover extends to includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within Great Britain Northern Ireland the Channel Islands and the Isle of Man
 - Legal costs and expenses in defending prosecutions under all relevant health and safety legislation
 - Defective Premises Act liability
 - Personal liability of employees directors or partners whilst they are overseas on your business
 - Employees' and visitors personal belongings
 - Compensation for court attendance as a witness in connection with any claim under this section
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Significant Exceptions and Limitations - Please refer to your Policy document

- Loss or damage to property in your custody or control or to products supplied
- Pollution unless caused by a sudden and identifiable incident
- Territorial Limits exclude USA and Canada unless specifically agreed
- Work in or on or travel to or from any offshore installation
- Cover for any advice formula advice provided by you for a fee or where a fee would normally be charged is excluded
- Fines penalties or punitive damages
- The first part of any claim (your 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
- Payments to Bona Fide subcontractors cover providing evidence of their own insurance is obtained
- Heat conditions apply
- Excavation work in excess of 3 metres
- Work involving demolition unless part of a rebuilding contract
- Work involving explosives, pile driving, water diversion or sub aqua work
- Damage to underground services condition applies
- Burning of debris condition applies
- Work at or on aircraft, airports, railway premises, watercraft, blast furnaces, chimney shafts, collieries, dams, gas works, mines, power stations, steeples, towers, tunnels, viaducts, quarries, chemical works, oil refineries, fuel depots, bridges, canals, docks, piers or wharves.

Cover, Features and Benefits

Products Liability

Legal liability compensation costs and expenses following injury or damage by goods that you have sold supplied repaired tested or delivered

Cover is extended to include

- Legal costs and expenses in defending prosecutions under Consumer Protection legislation

Significant Exceptions and Limitations - Please refer to your Policy document

- Cover for acts of terrorism is limited to £2,000,000 any one event
 - Pollution unless caused by a sudden and identifiable incident
 - Territorial Limits exclude USA and Canada unless specifically agreed
 - Cover for any advice formula advice provided by you for a fee or where a fee would normally be charged is excluded
 - Liability arising out of products supplied which to your knowledge is for use in or on any aircraft or for aviation or aero spatial purposes or for the safety or navigation of marine craft of any sort
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- Fines penalties or punitive damages
 - Territorial limits for products supplied is worldwide other than those that are known to be sold supplied erected repaired altered treated or installed by you in the United States of America or Canada
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Essential Business Legal Expenses

Cover, Features and Benefits

Cover up to £100,000 for your legal costs and expenses for the following:

- Defence of Employment Disputes and payment of Compensation Awards
 - Representation for Tax Investigations and VAT assessments
 - Pursuit of Property disputes
 - Defence of prosecutions relating to Compliance & Regulation including Health & Safety
 - Employees Extra Protection defence
 - Legal/Tax Advice and Counselling Helplines
 - Legal Document Max which provides access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies
 - Optional contract disputes and debt recovery covering actions relating to the purchase, hire purchase, lease or maintenance of goods or services providing the amount in dispute exceeds £200
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Significant Exceptions and Limitations - Please refer to your Policy document

- It must always be more likely than not that the claim will be successful
 - You must notify us immediately after you become aware of circumstances that could give rise to a claim
 - No legal costs and expenses will be covered before acceptance of the claim by us
 - Redundancy claims are excluded within the first 180 days of the policy unless equivalent legal cover was in force up until the start of this policy
 - Advice from the legal helpline must be taken and followed prior to serving a notice of redundancy
 - Any dispute relating to a transfer under TUPE
 - You are responsible for the first £250 in respect of tax aspect enquiry claims
 - You are responsible for the first £500 (if the amount in dispute exceeds £5,000) in respect of Contract and Debt Recovery claims
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Absolute Business Legal Expenses

Cover, Features and Benefits

Cover up to £250,000 for your legal costs and expenses for the following:

- Defence of Employment Disputes and payment of Compensation Awards, even where there are no prospects of successfully defending the claim
 - Representation for Tax Investigations and VAT assessments
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- Pursuit of Property disputes
 - Defence of prosecutions relating to Compliance & Regulation including Health & Safety
 - Employees Extra Protection defence
 - Legal/Tax Advice and Counselling Helplines
 - Legal Document Max which provides access to a 'free to use' legal services website, providing assistance in drafting important legal documents such as employment contracts and health and safety policies
 - Optional contract disputes and debt recovery covering actions relating to the purchase , hire purchase lease or maintenance of goods or services providing the amount exceeds £200
 - A telephone based HR audit

Significant Exceptions and Limitations - Please refer to your Policy document

- It must always be more likely than not that the claim will be successful (other than for Employment disputes)
- You must notify us immediately after you become aware of circumstances that could give rise to a claim
- You are responsible for the first £1,000 in respect of Employment Compensation Awards
- No legal costs and expenses will be covered before acceptance of the claim by us
- Redundancy claims are excluded within the first 180 days of the policy unless equivalent legal cover was in force up until the start of this policy
- Advice from the legal helpline must be taken and followed prior to serving a notice of redundancy
- Any dispute relating to a transfer under TUPE
- You are responsible for the first £250 in respect of tax aspect enquiry claims
- You are responsible for the first £500 (if the amount of dispute exceeds £5,000) in respect of Contract & Debt Recovery claims

Contractors All Risks

Cover, Features and Benefits

Cover for Contract Works upto £5,000,000 maximum contract value and upto £75,000 any one item for Construction Plant and Equipment

- Cover for Professional fees
 - Debris removal
 - Public Authority requirements
 - Free issue materials
 - Offsite storage limited to 15% of Sum Insured upto a maximum of £25,000
 - Immobilised plant
 - Plans and documents upto a maximum of £25,000
 - Speculative development
 - Show house contents upto a maximum of £25,000 any one unit
 - Expediting expenses upto a maximum of £50,000
 - Continuing hire charges
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Significant Exceptions and Limitations - Please refer to your Policy document

- Annual contracts only
 - Series losses
 - Cessation of work condition applies
 - Hired out equipment and property should be hired out on no less onerous contract conditions
 - Loss of machinery and tools shall not exceed £5000 in the aggregate
 - Damage once Contract Works have been completed and handed over
 - Liquidated damages and penalties
 - Damage to any property forming part of any existing structure
 - The first part of any claim – your excess
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Cancellation

If this cover does not meet with your requirements please return all your documents and any Employers Liability Certificate to your insurance agent who has arranged the cover within 14 days of receipt and We will return any premium paid in full

If you wish to terminate the cover at any other time please contact your insurance agent who arranged it and any return premium will be at the discretion of Arista Insurance

How to make a Claim

To register a claim You should contact Robins Claims Solutions on 0844 770 5150 who provide our claims service and are authorised to handle and settle claims on our behalf. Please have your policy number to hand when calling. If you have a need to seek additional assistance please contact your insurance agent

How to Complain

Our goal is to provide excellent customer service to all our customers but we recognise that sometimes things may go wrong. If for any reason you are unhappy with our service we would like to hear from you

In the first instance please contact your insurance agent or local Arista Insurance office. If you are not satisfied with the way the complaint has been handled please write to the Chief Executive, Arista Insurance Limited, Gallery 10, One Lime Street, London EC3M 7HA

After this action if you are still not satisfied with the way a complaint has been dealt with you may ask the Policyholder and Market Assistance department at Lloyds to review your case. The address is Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA, Telephone: 020 7327 5693, Fax: 020 7327 5225, Email: complaints@lloyds.com

The Underwriters are members of the Financial Services Compensation Scheme (FSCS) you may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance



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