



**NICEIC Approved
Contractors**

Statement of Fact



Insurers pass information to the Claims and Underwriting exchange register and the Motor insurance Anti-Fraud and Theft Register. These registers have been established to help check the information provided and also to reduce fraudulent claims. These registers may be searched when dealing with any request for insurance. Under the conditions of the policy, all incidents must be declared whether or not they may result in a claim. The information may be passed to the registers.

Fraud prevention and detection

In order to protect the interests of our policyholders and to prevent and detect fraud we may at any time:

- share information about you with other organisations and public bodies including the Police;
- check and/or file your details with fraud prevention agencies and databases; and
- undertake credit searches and additional fraud searches.

If you provide false or inaccurate information and fraud is identified, details will be passed to fraud prevention agencies and databases to prevent fraud and money laundering.

Please refer to our website www.groupama.co.uk for further details explaining how the information held by fraud prevention agencies may be used.

We can supply on request further details of the databases we access or contribute to.

Claims Handling

Please note that all claims will be handled by Groupama Insurance Company Ltd on telephone number 0870 600 2123, when reporting a new claim please quote your policy number.



**NICEIC Approved
Contractors**
Insurance Schedule



Policy Number: NICEIC04009 **Agent:** NICEIC Insurance Services

The Policyholder: Mr B Smith t/as Ben Smith Electrical

Address: 28 Bearley Road
Martock
Somerset
TA12 6PG

Primary Trade Electrical Contractors - Residential, Commercial and Industrial (excl Hazardous)

Secondary Trade None

Additional Trades None

The Business: Electrical Contractors

Sections In Force (if shown as operative):

Section	Operative
Public and Products Liability Section	Yes
Efficacy Extension	Yes
Employers' Liability Section	Yes
Tax Protection Section	Yes
Employment Protection Section	Yes
Tools & Transit Section	No
Financial Loss Extension	No
Contract Works and Plant Section	No
Own Plant	No
Hired In Plant	No
Personal Accident Section	No
Legal Expenses Section	No
Professional Indemnity Section	Yes
Property All Risks Section	No

Premium (GBP)

Total Premium	£176.14
Insurance Premium Tax	£10.57
Total Amount Payable	£186.71

Period of Insurance	11/10/2011	Expiry Date:	10/10/2012
Effective Date:			
Renewal Date:	11/10/2012		



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Insurance Schedule



Public and Products Liability Section

Limit of Indemnity	£2,000,000
Excess:	
Loss or Damage to Property	£250
Loss or Damage to premises hired or rented otherwise than that caused by Fire or Explosion	£100
Number of Manual Directors / Partners, Principles & Proprietors	1
Number of Clerical Directors / Partners, Principles & Proprietors	0
Number of Manual Employees &/or Labour Only Sub Contractors	1
Number of Clerical Employees &/or Labour Only Sub Contractors	0
Percentage of Turnover Paid To Bona-fide Sub Contractors	10.00%

Efficacy Extension

Limit of Indemnity	£100,000
Excess	£2,500 Or the first 10% or any loss, whichever is the greater

Employers Liability Section

Limit of Indemnity	£10,000,000
Number of Manual Directors	0
Number of Clerical Directors	0
Number of Manual Employees &/or Labour Only Sub Contractors	1
Number of Clerical Employees &/or Labour Only Sub Contractors	0
Percentage of Turnover Paid To Bona-fide Sub Contractors	10.00%

Professional Indemnity Section

Cover	Limited – max, 10% of annual time/turnover
Limit of Indemnity	£75,000
Excess	£1,000



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Insurance Schedule**



Endorsements:

Endorsements Applicable to the TRADE or BUSINESS of Electrical Contractors - Residential, Commercial and Industrial (excl Hazardous)

NICEIC14 – Efficacy Extension for Incidental Fire and Security Alarm & Installation Work

The Public Liability Insurance Section of the Policy is extended to indemnify the **INSURED** subject to the terms definitions exclusions and conditions of this section and of its Extensions and of the Policy and any Endorsement attached thereto in respect of liability arising out of or in consequence of

- (i) the failure or partial failure
- (ii) advice design plan or specification

of any form of

- (a) alarm system equipment or installation
- (b) fire control or extinguishment system or installation
- (c) electronically operated shutters or cameras or any other form of electronically controlled security equipment
- (d) lock or security device

installed maintained or repaired by the **INSURED**

Except that this extension shall not apply if the total value of all such installation repair or maintenance exceeds 15% of the **INSUREDS** annual turnover

The maximum liability of the **COMPANY** in respect of this Extension in respect of or arising out of any one occurrence attributable to one original cause and in any one Period of Insurance will not exceed £100,000 in the aggregate

Endorsements Applicable to All Trades

NICEIC9 Limited Professional Indemnity Extension

Extension 11 of the Public Liability Section shall read as follows:

The **COMPANY** will indemnify the **INSURED** against all sums which the **INSURED** shall become legally liable to pay as compensatory damages together with Costs and Expenses up to an amount not exceeding £75,000 in total arising from any breach of professional duty other than libel and slander but including wrongful advice design or specification or any negligent act error or omission committed in good faith in connection with the conduct of the **TRADE** or **BUSINESS** provided that the breach is notified to the **COMPANY** during the Period of Insurance and has not already been notified to a previous insurer.

The maximum liability of the **COMPANY** in respect of this Extension in respect of or arising out of any one occurrence attributable to one original cause and in any one Period of Insurance will not exceed £250,000 in the aggregate.

Exclusion 4 of the Public Liability Section shall not apply to this Extension.

The **COMPANY** will not be liable for the first £1,000 of each and every claim under this extension.

NICEIC11 Hazardous Locations Exclusion

The **COMPANY** will not be liable for any liability arising in connection with work on or in Hazardous Locations defined as:

- (a) Docks, Harbours, Railways
- (b) Watercraft, Offshore Gas or Oil Installations
- (c) Chemical or Petrochemical Works, Oil or Gas Refineries or Storage Facilities
- (d) Aircraft airports or airfields
- (e) Collieries, Mines or Quarries
- (f) Power Stations
- (g) Any Installation where Nuclear Processing is Undertaken

Policy Number:	NICEIC04009
Name of Insured	Mr B Smith t/as Ben Smith Electrical
TRADE or BUSINESS	Electrical Contractors - Residential, Commercial and Industrial (excl Hazardous), None,
Date of commencement of insurance	11/10/2011
Date of expiry of insurance	10/10/2012
Limit of Indemnity	£2,000,000

For full details of the insurance please refer to the Schedule and policy wording

LEGAL HELPLINE

The policyholder has access to Abbey Legal Protection Ltd's 24 hour telephone legal helpline on any legal problem in connection with their business where the advice provided is confidential and impartial and is given without charge and can be confirmed in writing.

If you require advice the telephone number is **0870 6002123** quoting ALP 1080 as the reference number

The Legal Helpline is not empowered to give advice on the admissibility of any claim under the policy Also in the interests of monitoring the quality of legal advice given conversations may be recorded on tape

The Legal Helpline has been arranged for the benefit of policyholders and does not form part of any contractual relationship between the policyholder and the Groupama Insurance Company Limited

CLAIMS

Whenever anything occurs which may give rise to liability under this Policy the **INSURED** should immediately notify the **COMPANY**. The telephone number is **0208 7365820**. Please quote your policy number when calling.

ALL OTHER ENQUIRIES

For all other enquiries contact NICEIC Insurance Services on Telephone number **0845 601 2376**

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

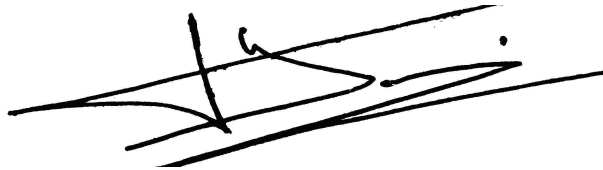
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

- | | |
|---|--------------------------------------|
| 1. Name of policyholder | Mr B Smith t/as Ben Smith Electrical |
| 2. Policy Number | NICEIC04009 |
| 3. Date of commencement of insurance policy | 11/10/2011 |
| 4. Date of expiry of insurance policy at Midnight | 10/10/2012 |

We hereby certify that subject to paragraph 2:

- 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 territorial waters around Great Britain and its Continental Shelf **(b)** ; and
- the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of GROUPAMA INSURANCE COMPANY LIMITED (Authorised Insurer)



Francois-Xavier Boisseau
Chief Executive Officer

Notes

- 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.*
- Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- 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.*