

County Tradesman Insurance Policy Summary

The information provided in this policy summary is key information you should read.

This policy summary does not contain the full terms and conditions of your Insurance Policy.

The full terms and conditions can be found in the policy document.

The insurer is a consortium led by Argo Direct Limited on behalf of ArgoGlobal SE

The policy period is detailed in your schedule.

The policy is normally valid for 12 months and renewable annually.

Significant Features and Benefits

The policy is a complex document and contains a large number of specific terms. Many of the terms may be extended, curtailed or removed depending upon the nature of the risks being insured and covers requested. The policy may also contain warranties describing actions that you must take or avoid for cover to operate.

- Employer's Liability

Use this section with the corresponding schedule in the full Policy wording

Significant features and benefits of cover

Injury sustained by any Person Employed by the Insured arising out of and in the course of his employment or engagement by the Insured during the Period of Insurance.

Significant and Unusual Exclusions

Work Overseas

The indemnity provided shall extend to apply in respect of liability for Bodily Injury caused to any Employee whilst undertaking work on a temporary basis within any country outside of the Territorial Limits which is a member of the European Union provided that

- 1) any such Employee is ordinarily resident within the Territorial Limits
- 2) We shall not provide indemnity in respect of any amount payable under Workers' Compensation Social Security or Health Insurance legislation

- Public Liability

Use this section with the corresponding schedule in the full Policy wording.

Significant features and benefits of cover

We will indemnify You against legal liability for damages in respect of accidental

- 1) Bodily Injury to any person
- 2) Damage to Property
- 3) obstruction trespass nuisance or interference with any right of way air light or water or other easement
- 4) wrongful arrest wrongful detention false imprisonment or malicious prosecution Occurring during the Period of Insurance within the Territorial Limits in connection with Your Business

Limit of Liability

Our Limit of Liability for damages payable in respect of any Event shall not exceed the amount stated as the Limit of Indemnity for this Subsection in the Schedule

- Products Liability

Use this section with the corresponding schedule in the full Policy wording

Significant features and Benefits of Cover

We will indemnify You against legal liability for damages in respect of accidental

- 1) Bodily Injury to any person
- 2) Damage to Property occurring during the Period of Insurance anywhere in the world and caused by or arising from any Product Supplied

Limit of Liability

- 1) Our Limit of Liability for damages payable in respect of any Event and in the aggregate in respect of all Events during any one Period of Insurance shall not exceed the amount stated as the Limit of Indemnity for this Subsection in the Schedule provided that
 - 1.1) the Limit of Liability shall not exceed £2,000,000 or the amount stated as the Limit of Indemnity for this Subsection in the Schedule whichever is the lower for liability in respect of Terrorism
- 2) unless otherwise stated herein or endorsed hereon any costs and expenses for which an indemnity is provided under this Subsection will be payable in addition to the Limit of Liability applicable

– Personal Accident

Bodily Injury suffered by an Insured Person solely and independently of any other cause occurring as a result of an Accident during the Period of Insurance, whilst engaged in the business of the Insured.

Limit of Liability

Our liability under this Section shall not exceed the Sum Insured shown for each Item in the Schedule in respect of any one Period of Insurance

-Tools and Business Equipment

Damage occurring during the Period of Insurance within the Territorial Limits to Property stated in the Schedule

Portable tools and business equipment including portable electronic equipment belonging to You or any of Your directors or partners or any Employee or for which they are responsible, but not if any such items are more specifically insured elsewhere.

Limit of Liability

Our liability under this Section shall not exceed the Sum Insured shown for each Item in the Schedule in respect of any one Period of Insurance

Significant and Unusual Exclusions for Public & Products Liability

Insurers will not pay under these sections for liability arising from:-

- 1) Asbestos. - Any component building material that must be removed, encapsulated, or otherwise abated because its presence or release is a hazard to human health.
- 2) Fungus, including but not limited to mildew, mould, spore(s) or allergens.
- 3) Professional advice given by the insured for a fee or in circumstances where a fee would normally be charged.
- 4) Goods in the custody or control of the Insured.
- 5) Pollution or contamination other than incidents which are sudden, unidentifiable, unintended and unexpected which take place in their entirety at a specific moment in time and place during the Period of Insurance

Significant and Unusual Exclusions for Tools & Business Equipment

- 1) subsequent or inevitable losses of any kind
- 2) Damage due to inherent vice or latent defect, wear and tear, gradual deterioration, mildew, vermin, insects, damp, rust, corrosion, erosion, its own faulty or defective design or materials, or any other gradually operating cause;
- 3) Damage due to exposure to weather conditions of any moveable Tools and Business Equipment located in the open or in open-sided buildings;
- 4) faulty or defective workmanship or operational error or omission on Your or any Employees part but this will not exclude subsequent Damage which itself result from a cause not being otherwise excluded
- 5) Damage to:
 - a) any mechanically propelled vehicle or plant for which compulsory insurance or security is required under any legislation governing the use of the vehicle or plant but this Exclusion will not apply to any such vehicle or item of plant which is not otherwise insured and which at the time of the Damage is being used at site at which you are undertaking a contract as part of Your Business as a tool of trade or being carried to or from such site;
 - b) any item of Tools and Business Equipment caused by its own mechanical breakdown or derangement;
 - c) any part of any electrical Tools and Business Equipment directly caused by breakdown leakage of electricity or excessive pressure therein or by its own short-circuiting or over-running but Damage to any other part of such Tools and Business Equipment or to other Tools and Business Equipment by the spread of fire therefrom is not excluded;
 - d) any Tools and Business Equipment as a result of normal upkeep or normal making good;
 - e) any Tools and Business Equipment let out on hire;
 - f) any hired-in plant and any plant owned by you;
- 6) unexplained losses, shortages due to error or omission, losses discovered at times of normal stocktaking or making an inventory or loss resulting from You voluntarily parting with title or possession of any Tools and Business Equipment if induced to do so by deception;
- 7) acts of fraud or dishonesty by Your Employees
- 8) any process of fitting or testing or servicing or repair or renovation or adjustment
- 9) Damage occasioned by delay, embargo, nationalisation, confiscation, requisition, seizure or destruction by the government or any public authority;
- 10) indirect loss of any kind;
- 11) Damage due to theft or attempted theft of or from any unattended vehicle:
 - a) unless it is securely locked at all points of access, and
 - b) between 9pm and 6am the vehicle is in a securely locked building or guarded security park;
- 12) Damage resulting from theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building;

- 13) Damage to goods in an open backed vehicle caused by theft or attempted theft;
- 14) Damage to glass and other fragile or brittle articles (other than lenses) unless caused by fire, theft or accident to the vehicle in which the property is being transported;
- 15) Damage caused by Pollution or Contamination
- 16) Damage caused by the accidental or deliberate introduction of a Virus or other instruction information or code into any electronic equipment
- 17) the Excess amount stated in the Schedule

Legal Jurisdiction.

The underwriters will indemnify the Insured against the legal liability to pay damages (including claimant's costs, fees and expenses) in accordance with the law of the UK.

Significant General Exceptions

It is a condition precedent to the liability if the underwriters that the Insured does not manufacture, mine, process, distribute, test, remediate, remove, store, dispose, sell or use asbestos or materials or products containing asbestos.

Excess

As stated on the schedule of insurance.

Claims Procedure

In the first instance telephone number: 01865 844995 At the time of making a claim, you will be asked: The policy number stated on your schedule and full details of the claim.

Complaints Procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns about your policy or the handling of a claim you should, in the first instance, contact the insurance agent who arranged this insurance for you. In the event that you remain dissatisfied and wish to make a complaint, you can do so at any time by referring the matter to Malcolm Sydenham Director County Insurance Services Limited. County House Glyme Court, Langford Lane Kidlington OX5 1LQ

If you are still unhappy with any issue connected with the handling of your insurance policy or claim then you should direct your enquiry to the Compliance Officer rgo Direct Limited Exchequer Court, 33 St Mary Axe, London EC3A 8AA

If after contacting the Compliance Officer you are still dissatisfied you may be able to refer your complaint to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR (Telephone No: 0845 080 1800). Further information is available from them.

Cancellation rights

You may cancel the policy within 21 days of the conclusion of the contract or the day on which you receive the policy document, although we reserve our rights on refunding any premium if you have made a claim on this policy. To exercise your right to cancel, contact the broker who arranged this cover for you.

Identity of Insurers

Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London EC3A 8AA

AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covea Insurance plc, Registered in England and Wales No.613259.
Registered office, Norman Place, Reading, RG1 8DA

All Insurers are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation from the scheme if they cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim without upper limit. Further information may be obtained from FSCS. Their email address is www.fscs.org.uk