

Tradesman & Professionals Package

This quotation has been stored and is valid up to 10/08/2025

No insurance is in force until acceptance of the proposal for insurance has been notified and / or a schedule of cover has been issued.

Policy Number: TP1020775
Insurer Reference: RG BDX 7087346
Period: From 10/08/2025 to 09/08/2026
Broker: Arthur J. Gallagher Insurance Brokers Ltd (Stockton on Tees)

Insured Details:

Insured: Absolute Plumbing and Maintenance Limited
Postal Address: 10 Drake Court, Middlesbrough, Cleveland, United Kingdom, TS2 1RS
Business: Property Maintenance, Repair and Refurbishment Contractor including General Building, Plumbing, Electrical and All Allied Trades

Policy Premium:
Insurance Premium Tax (at the prevailing rate):
Total Premium:
Underwriting Fee charged by Q Underwriting:
Total Payable:

Registration and Regulatory Information

Q Underwriting Services Ltd t/as Q Underwriting acting in an underwriting capacity on behalf of:
AXA Insurance UK plc (Authorised Insurer) and in respect of Section 9 only, Markel International Insurance Company Limited (Authorised Insurer).

Cover Details

Sections	Cover	
Employers Liability	Insured	
Public & Products Liability	Insured	
Contract Works	Insured	
Own or Hired Plant	Insured	
Tools & Transit	Not Insured	
Property Damage All Risks	Insured	
Business Interruption All Risks	Insured	
Professional Indemnity	Not Insured	
Legal Expenses	Insured	

Sections 1 & 2 Legal Liabilities

Cover		Limit of Indemnity	
1.	Employers Liability	£10,000,000	any one Occurrence
2a.	Public Liability	£5,000,000	any one Occurrence
2b.	Products Liability	£5,000,000	in the aggregate in any one Period of Insurance

Excess: Please refer to Endorsements Applicable

Section 3 Contract Works

Cover		Sum Insured	
3a	Contract Works	£700,000.00	Maximum Period any one Contract 12 Months

Excess: Please refer to Endorsements Applicable

Section 4 Own & Hired Plant

Cover		Sum Insured	
Contractors Plant		Not Insured	Not Insured
Hired In Plant		£50,000	

Excess: Please refer to Endorsements Applicable

Section 5 Tools & Transit

Property (or items) Insured	Cover	Belonging to	Sum Insured	Maximum limit per person/vehicle
Tools and Equipment	All Risks	Permanent Staff	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Directors	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Tools and Equipment	All Risks	Partner/Principal/ Proprietor	Not Insured	Not Insured
Trade Materials and Business Goods	In Transit			
Excess for each claim	£100 (increased to £250 for claims caused by theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park)			

Section 6 Property Damage All Risks

Cover	Sum Insured
Business Equipment	£100,000
Stock in Trade	Not Insured

Excess: £250 applicable to each and every loss.

Section 7 Business Interruption All Risks

Business Interruption	Sum Insured	Maximum Indemnity Period
7. Increase Cost of Working	£50,000	12 Months

Section 8 Professional Indemnity

Cover	Limit of Liability	
Professional Indemnity	Not Insured	Not Insured

Excess: £250 applicable to each and every loss

Section 9 Legal Expenses

Your Sections of Cover		Excess any one claim	
	The most that we will pay any one claim	Our choice of representative	Own choice of representative (If applicable)
Employment disputes	£100,000	£0	£1,000
Employment compensation awards	£100,000	£0	£1,000
Property and landlord and tenant disputes	£100,000	£0	£1,000
Criminal defence	£100,000	£0	£1,000
(Interview under caution)	£2,500	£0	Not applicable
Tax protection	£100,000	£0	Not applicable
(Aspect enquiry)	£100,000	£1,000	Not applicable
(Current tax year enquiry)	£1,000	£0	Not applicable
Regulatory compliance	£100,000	£0	£1,000
Court attendance costs	£1,000	£0	Not applicable
Employee extra protection	£100,000	£0	£1,000
Contract disputes	£100,000	£500	£2,000
Construction contractors disputes	£100,000	£1,000	£2,000
The most that we will pay for all claims in the period of insurance	£1,000,000		
Territorial Limits	Great Britain, Northern Ireland, the Isle of Man and the Channel Islands		
Minimum Sum in Dispute	Contract disputes - £1,000		
Maximum construction project value	Contract disputes - £500,000		
Co-insurance	10% of all costs and/or compensation above £5,000 after the excess has been applied		

Declarations and Assumptions

This quotation is based upon the following understanding and the information supplied by You and is subject to any additional endorsements as shown:

This declaration forms part of Your insurance contract with the Insurers as defined in Your Policy.

The Policy and Schedule have been prepared using the information confirmed to Us by Your insurance broker. You need to ensure that all of the facts, assumptions, statements or information set out in this declaration or in any other documentation provided are accurate and complete and that there are no other material facts which You need to tell Us about.

Important information - Fair Presentation of Risk

You must make a fair presentation of the risk when You first take out this Policy and also whenever You renew it or ask Us to change Your cover.

If You fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to Us in a way which is not clear and accessible We may avoid the Policy and refuse to pay all claims where:

- a) such failure was deliberate or reckless; or
- b) We would not have entered into this Policy on any terms had You made a fair presentation of the risk.

Should We avoid this Policy We:

- a) shall treat the Policy as if it had not existed from the start date, the renewal date, or the date when You asked Us to change Your cover, depending on when the failure to make a fair presentation of the risk occurred
- b) shall return the premium paid for the period for which the Policy is treated as not having existed unless the failure to make a fair presentation of the risk was deliberate or reckless
- c) may deduct from any return of premium due to You any monies already paid in respect of claims falling within the period for which the Policy is treated as not having existed or require You to repay such claims.

Provided that any failure to make a fair presentation of the risk is not deliberate or reckless, if We would have entered into or renewed this Policy, or agreed to make changes to Your cover on different terms had You made a fair presentation of the risk, We may:

- a) proportionately reduce the amount payable in respect of a claim; and/or
- b) treat the Policy as if it contained such different terms (other than relating to the Premium) that We would have applied to the Policy had You made a fair presentation of the risk.

Any reduction in claims payments or application of different terms will take effect from the date on which the Policy started, was renewed or when changes were made to Your cover, depending on when You failed to make a fair presentation of the risk.

Where We choose to proportionately reduce the amount payable in respect of a claim, We will pay a percentage of the claim, the percentage being calculated by comparing the premium which You actually paid with the premium which We would have charged had You made a fair presentation of the risk. For example, if the premium which You actually paid is 75% of the premium We would have charged, We will only pay 75% of any claim.

Where this Policy provides benefits to individuals who would, if they had taken out similar insurance in their own name, have done so for purposes wholly or mainly unconnected with their trade, business or profession, We will not rely on this condition if the failure to make a fair presentation of the risk concerns only facts or information which relate to that particular individual, unless the individual (or You on their behalf) makes a careless misrepresentation, in which case We may rely on this condition as against that particular individual as if a separate insurance contract had been issued to them leaving the remainder of the Policy unaffected.

General Assumptions

Select any of the following that apply to any proposer, director, partners or any other person who plays a significant role in managing or organising the business activities of the Trade or Business or its Subsidiary Companies if they have ever, either personally or in any business capacity

been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings	No
had a proposal refused or declined	No
had a renewal refused	No
had an insurance cancelled	No
had any convictions or criminal offences which are not spent under the Rehabilitation of Offenders Act or has any prosecutions pending	No
had special terms imposed	No
been convicted of, charged (but not yet tried) with or officially cautioned for a breach of any Health and Safety or Welfare or Environmental Protection legislation	No
been served with a prohibition or improvement order under health and safety legislation	No
been the owner or director of, or partner in, any business, company or partnership had a county court judgement awarded against them	No
been the subject of a recovery action by Customs and Excise or the Inland Revenue	No
Any losses or incidents giving rise to losses in the last 5 years	No
Works involving use of flame or other hot equipment (% turnover):	5
Details of heat Equipment used:	None

Claims

None

Year Business Established	2018
Previous Insurer:	Zurich Insurance
Number of years continuous experience in this trade:	7 years
You have a separate dedicated business premises:	No
Your work involves discharge of fumes, effluent or anything of a noxious nature:	No
Your work involves the use of substances which could be harmful to health:	No

You do not:
employ foreign nationals resident outside the UK

You do:
hold a Health & Safety policy statement where required by law which is reviewed annually and distributed to each Employee and/or subcontractor

have a procedure to check that any bona fide subcontractors carry the same level of Employers, Public and Product Liability cover as yourselves

carry out an assessment of the health and safety risks arising out of Your work where required by law

prepare written method statements where required specific to the task before commencing work

ensure that the use of personal protective equipment by any Employee (as required by the Personal Protective Equipment at Work Regulations 1992) is enforced and that a formal record is maintained of it being supplied to and received by Employees

Legal Expenses (if cover provided)

The proposer confirms:

- After enquiry there are no causes, events or circumstances which may give rise to a claim being made under this insurance which have not already been advised to us
- Your business has made no more than 10% of their workforce redundant in the last 12 months and plans to make no more than 10% redundant in the coming 12 months
- No insurer has ever refused commercial legal expenses insurance, cancelled mid-term, imposed special terms/conditions or declined to renew a commercial legal expenses insurance policy
- There has not been more than one claim or dispute to which this policy would have applied within the last 5 years
- There has not been a claim or dispute in the last 5 years to which this policy would have applied where the fees or expenses exceeded £5,000
- Your business has taken technical and organisational measures to comply with GDPR legislation
- Your business does not have more than 10 properties and/or leases and these are all located within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
- You and your business are domiciled within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man and no business vehicles are located or expected to be located outside of the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man for a continuous period of 60 days or more

Property Damage All Risks (if cover provided)

The Premises

are solely occupied by you

are constructed from:

walls that are built from brick, stone, concrete, asbestos metal, or roofs that are built from slate, tile, concrete, metal, asbestos, asphalt, slabs or any other non-combustible materials.

do not have a flat roof area in excess of 25%.

Heating

The buildings are heated by low pressure hot water, fixed gas, electricity, oil fired central heating or fixed space heater units.

Security

The premises are protected by the following minimum security and secured whenever the premises are closed for business or whilst unattended:-

All entrance and exit doors to **Your** premises have a minimum 5 lever mortice deadlocks or multi-point locking systems. Any door or window officially designated a fire exit by the fire authority is excluded from these requirements All accessible windows, skylights, fanlights are fitted with key operated window locks

Trade 1: Property Maintenance/Repairers

% of turnover relating to this activity	35%
Maximum height worked at (metres)	15
Maximum depth worked at (metres)	3
Is gas work undertaken	Yes
Is 3 phase electrical work undertaken	N/A

Trade 2: Builders - Commercial Alteration And Repair

% of turnover relating to this activity	65%
Maximum height worked at (metres)	15
Maximum depth worked at (metres)	3
Is gas work undertaken	Yes
Is 3 phase electrical work undertaken	N/A

Hazardous Locations

Do you undertake work at, on or in:		
a)	motorways	No
b)	airports or airfields	No
c)	offshore	No
d)	chemical or petro-chemical plants	No
e)	nuclear installations	No
f)	power installations	No
g)	quarries, mines or collieries	No
h)	aircraft or watercraft	No
i)	railways, railway tracks, signals or rolling stock or green/red zones	No
j)	oil refineries, gas works or fuel storage facilities	No
k)	chimney shafts, towers steeples or spires	No
l)	dams, viaducts, reservoirs, tunnels or bridges	No
m)	docks or harbours	No

Do you undertake any work on historical, listed or Mill buildings?

Yes

Hazardous Work

Does the Insured carry out any work involving:	
a) the use of explosives	No
b) tunnelling	No
c) piling	No
d) demolition of structures exceeding 5 metres in height by: i) You ii) Your Employees iii) bona fide sub contractors working for You	No
other than when: a) such work forms an ancillary part of a contract for construction, alteration or repair b) Your Business is that of a Demolition Contractor	

Financial Estimates

Turnover Breakdown	UK	
Turnover Breakdown	EU excluding UK	
Turnover Breakdown	USA & Canada	
Turnover Breakdown	Worldwide excluding USA & Canada	
Hiring Charges		

Employee Details	Main Activity	Wageroll
Bona Fide Sub-Contractor	Manual Work	
Directors	Clerical Work	
Directors	Manual Work	
Permanent Staff	Manual Work	

Policy Endorsements applicable

Endorsements applicable to Sections 1 & 2:

viii - Third Party Property Damage Excess applies

You will be responsible for the first £ 500 of each claim for Damage to property

13 - Depth Limit (3 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work undertaken at a depth exceeding 3 metres from the surface of the ground.

23_1 - Welding Exclusion

We will not be liable in respect of Injury or Damage to property caused by or in connection with the application of heat using electric, oxy-acetylene welding or other welding or flame cutting equipment undertaken by You and Your Employees elsewhere other than at Your own Premises

25 - Height Limit (15 Metres)

We will not be liable in respect of Injury or Damage to property caused by or in connection with work exceeding 15 metres in height, above the surrounding floor or ground level.

75 - Roofing (Heat Work) Restriction

We will not be liable in respect of Injury or Damage to property caused by or in connection with the use of heat in respect of roofing work undertaken anywhere (other than at Your Premises) using:

- a. welding, flame cutting equipment or cutting or grinding equipment using abrasive discs or wheels where sparks are emitted
- b. vessels for heating of bitumen or bituminous compounds including asphalt, tar, pitch or lead
- c. blow lamps, blow torches or hot air strippers and hot air guns

Unless such work:

- i. is undertaken by bona fide subcontractors who comply either with the Use of Heat Condition in the Public and Products Section of Your policy or, where applicable, in accordance with a materially similar provision in the insurance held by them, and
- ii. forms an ancillary part of a contract for construction, alteration or repair.

120 - Cleaning Roofing and Cradle Exclusion

We will not be liable in respect of Injury or Damage to property (including glass signs) and other property being cleaned caused by or in connection with the:

- a. cleaning of exteriors of buildings of more than 15 metres in height
- b. use of slings or cradles

588 - Damage to Property in the Ground Condition applies

It is a condition precedent to liability under this Policy, before the start of any ground work involving digging, drilling, boring, excavation or earth moving operation, that the Insured must:

- a. take all reasonable measures to ascertain the location of all pipes, cables, mains or other underground services before any work is commenced which may involve risk of Damage to such pipes, cables, mains or other underground services including but not limited to the use of any:
 - i. local utility or other free phone service for the area in which the Insured is working
 - ii. appropriate detection system
- b. retain a written record of the measure that was used to locate such pipes, cables, mains or other underground services.
- c. convey the location of such pipes, cables, mains or other underground services to any party carrying on such work on behalf of the Insured and retain a record.
- d. adopt or cause to be adopted a method of work that minimizes risk of Damage to pipes, cables, mains and other underground services

591 - Restriction in work (Alarm Systems, Solar Panels and Sprinkler systems) applies

We will not be liable in respect of Injury or Damage to property caused by or in connection with the installation, maintenance or repair of incidental fire and security alarm systems, solar panels or sprinkler systems.

121 - Building Work Exclusion

We will not be liable in respect of Injury or Damage to property arising from or in connection with:

- a. the construction or alteration or repair of roads or tunnels or dams or bridges or viaducts or towers or steeples or chimney shafts or blast furnaces
- b. Civil Engineering works carried out under the I.C.E. or similar Conditions of Contract
- c. any work of demolition roofing scaffolding groundworking heating plumbing or ventilation except where such work forms part of a contract with You for construction reconstruction alteration repair or maintenance

631 - Basement Work Exclusion

We will not cover liability in respect of Injury or Damage caused by or in connection with work undertaken by You or by any of Your Employees or by anyone else working on Your behalf in respect of the excavation, construction, conversion or structural alteration of basements including any work relating to underpinning, piling or any other means of structural support.

55a. Woodworking Machinery Exclusion (Employers Liability)

We will not be liable in respect of Injury caused by or in connection with the use of fixed power-driven woodworking machinery.

Endorsements applicable to Sections 3 & 4:

CAR01 - Excess Amendment

In respect of Damage You will be responsible for the first amount of each claim as described below:

- a. £1000 – caused by fire, theft or malicious damage
- b. £100 – to Employees Effects
- c. £500 – by any other cause

CAR10 - Unattended Theft

The Insurance provided by this Policy shall not apply to theft of or malicious damage to Contractors Plant or Hired-in Plant between 1800 and 0600 hours and during weekends unless such property is in a building or sited in a fully enclosed yard or compound which is securely closed and locked or under constant surveillance.

If the property is in a vehicle(s) and/or trailer(s) and/or container(s) it/they must be sited within a fully enclosed yard or compound which is securely closed and locked or under constant surveillance and additionally have all doors, windows, boots and other openings closed and securely locked and all additional protective devices put into full and proper operation, and has all keys removed so far as local fire regulations permit.

For the purposes of this Endorsement a fully enclosed yard or compound is an enclosure comprising of perimeter fencing, gate and lock defined as:

Perimeter Fencing

At a minimum height of no less than 2 metres, comprised of close board hoarding, chain link metal mesh palisade fencing on hardwood concrete or steel uprights set in concrete at no more than three metre spacing or anti-climb demountable fencing with panels held together by at least two security devices

Gate

single or double leaf gates with anti-lift hinges and fitted with a Lock

Lock

a centrally positioned security close shackle padlock and matching padlock bar to at least CEN grade 5 standard fitted in accordance with the manufacturer's instructions.

CAR22_1 - Timber Frame Construction Work Exclusion

This policy does not cover loss of or damage to Contract Works if any part of the Contract Works includes a structure containing a timber framework.

This exclusion shall not apply if the only timber framework used is for the roof structure.

CAR048 - Basement Work Exclusion

This Section shall not apply in connection with any work undertaken by You or by any of Your Employees or by anyone else working on Your behalf in respect of the excavation, construction, conversion or structural alteration of basements including any work relating to underpinning, piling or any other means of structural support.

Endorsements applicable to Sections 5, 6, 7, 8 & 9:

None