

# Tradesperson Insurance

Our Tradesperson eProduct Policy is designed for the traditional building and allied trades.

## Key Selling Points

- Up to 15 workers allowed
- More than 175 trades accepted
- Designed for businesses with a turnover of up to £2,500,000

## Features

- Option to vary the Public Liability excesses
- 24 hour advice lines for health and medical assistance and counselling
- Legal advice helpline available Monday to Friday 9am to 5pm (excludes bank holidays)
- Tools and Business Equipment includes laptops and mobile phones
- Cover available for:
  - › Bona Fide Subcontractors
  - › Temporary Employees Extension (up to 50 working days)
  - › Bodily Injury to Working Partners
- Public Liability and Employers Liability extended to include Court Attendance Costs connected to a claim up to £750 per day for each director / partner and £250 per day for each employee

## Preferred Risks

- Plasterer & Artexer
- Builders
- Domestic Cleaners
- Flooring Contractors
- Office Fitter
- Shop Fitter
- Painter & Decorator

### Standard Covers

#### Cover

#### Maximum Limits

Standard limit in brackets

Public Liability	£10,000,000 (£1,000,000)
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### Optional Covers

#### Cover

#### Maximum Limits

Employers Liability	£10,000,000
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Tools and Business Equipment	£10,000 per worker
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Business Stock	£25,000
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Own Plant	£75,000
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Hired In Plant	£75,000 (£20,000 any one item)
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Contract Works	£750,000 any one contract site
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Money in transit or in a bank night safe	£5,000
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Money in private dwellings or on contract sites	£1,500
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Personal Accident	Capital Benefits £10,000
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This is a summary of the cover available. Please refer to the Policy Booklet for full terms and conditions.

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