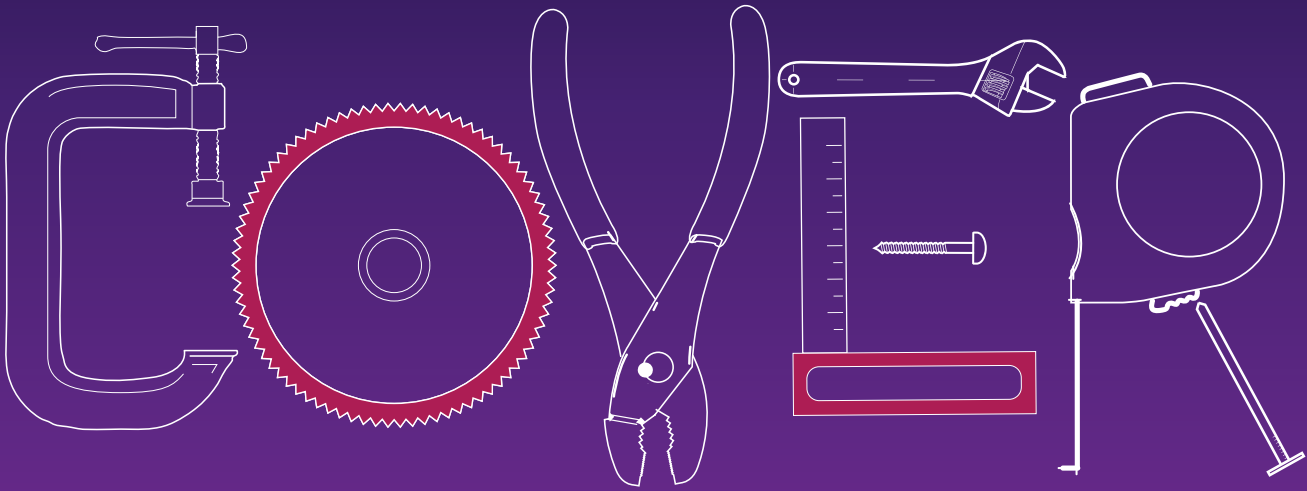


CONTRACTORS COMBINED PRODUCT SUMMARY



THE RIGHT TOOL
FOR THE JOB

Product Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

Contractors Combined Insurance Policy

The Contractors Combined policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the schedule.

Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

Fair presentation of Risk:

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

STANDARD COVER

Public Liability (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • Public Liability, indemnity limit up to £1 Million (any one occurrence) unless otherwise shown on the schedule • Territorial Limits: <ul style="list-style-type: none"> – Great Britain Northern Ireland the Channel Islands and the Isle of Man Work Overseas • The indemnity provided by this Section shall extend to apply <ul style="list-style-type: none"> – within any member country of the European Union outside the Territorial Limits where any person is temporarily engaged on the Business of the Insured – elsewhere in the world where any person is temporarily engaged in non-manual work in connection with the business of the Insured. 	<ul style="list-style-type: none"> • Court Attendance Costs connected to a claim – up to £250 per day • Health & Safety at Work Act 1974 • Work Overseas • Indemnity to Principals • Indemnity to Plant Owners • Defective Premises Act 1972 • Leased or Rented Premises • Motor Contingent Liability • Overseas Personal Liability • Cross Liabilities • Data Protection Legislation • Products Liability • Consumer Protection and Food Safety Acts 	<ul style="list-style-type: none"> • Use of Heat Condition • Underground Services Condition • Housing Grants, Construction and Regeneration Act 1996 – compensation following adjudication over a dispute under the Act • Contractual Liability • Costs inclusive in USA and Canada 	<ul style="list-style-type: none"> • Defective workmanship • Professional negligence, advice, design, formula • Employers Liability • Property in Your custody or control • Damage to the Contract Works • Damage caused where You are required to effect cover under clause 21.2.1 of the JCT Standard Form of Building Contract (or equivalent) • Any craft or mechanically propelled vehicle • Injury to Employees resulting from being in or on any of Your vehicles whilst on the road under terms of part VI of the Road Traffic Act 1988 • Products supplied • Liquidated Damages, Fines or Penalties • Punitive, Exemplary or Aggravated damages • Pollution or Contamination other than caused by a sudden identifiable and unintended incident (ex USA or Canada) • All Pollution or Contamination in respect of USA or Canada • Work Offshore

OPTIONAL COVERS

Employers Liability (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> Employers' Liability, indemnity limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the schedule Territorial Limits: <ul style="list-style-type: none"> Great Britain Northern Ireland the Channel Islands and the Isle of Man Work Overseas <ul style="list-style-type: none"> The indemnity provided by this Section shall extend to apply in respect of liability for Bodily Injury caused to an Employee whilst temporarily engaged in work outside the Territorial Limits provided that such Employee is ordinarily resident within the Territorial Limits. 	<ul style="list-style-type: none"> Court Attendance Costs connected to a claim – up to £250 per day Health & Safety at Work Act 1974 Unsatisfied Court Judgements Indemnity to Principals Work Overseas Injuries to Working Partners (OPTIONAL EXTENSION) 	<ul style="list-style-type: none"> Contractual Liability Right of recovery Certificate of Employers Liability – if policy or section cancelled certificate becomes ineffective from cancellation date 	<ul style="list-style-type: none"> Injury to Employees resulting from being in or on any of Your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988 Work offshore

Contractors All Risks (Policy Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> "All Risks" Cover on; <ol style="list-style-type: none"> The Contract Works on site and in transit to/from the site Temporary Buildings Constructional Plant and Tools Hired-in Plant (as per 2 and 3) Employees' Personal Effects and Tools Contents of private show houses and flats 	<ul style="list-style-type: none"> Automatic reinstatement of sum insured following a claim Maintenance or Defects Liability Professional Fees Debris Removal Costs Public Authorities (including EU) – Additional Costs incurred Plans and Specifications Other Interests Speculative Development Offsite Storage Contract Price Increase Free Issue Materials Expediting Expenses Immobilised Plant Replacement of Locks Additional Expenditure to minimise Damage Cessation of Works Cost of immobiliser used on plant stolen Hired-in Plant Charges (OPTIONAL EXTENSION) Negligent Breakdown of Hired-in Plant (OPTIONAL EXTENSION) 	<ul style="list-style-type: none"> Housing Grants, Construction and Regeneration Act 1996 – costs arising out of an adjudication under the Act 	<ul style="list-style-type: none"> Damage due to defect, error or omission in design, plan specification, workmanship or materials Damage caused to enable repair to damage caused by defect, error or omission (as above) Wear, tear, gradual deterioration and other gradually operating causes Damage to deeds, bonds, cash, cheques, craft, mechanically propelled vehicles, mechanical and electrical plant caused by mechanical or electrical breakdown, failure to maintain equipment, property that existed at the commencement of insurance (other than loose materials), property hired-out, permanent works Damage for which You are not contractually responsible Liquidated Damages, Fines or Penalties Unexplained losses Damage caused by delay, embargo or confiscation Pollution or Contamination unless resulting from or in a Defined Peril Contracts with values in excess of the Contract Price shown on the Schedule Damage arising from use of any portion of the permanent works by tenant(s) or occupier(s) Computer virus and hacking

Employers' Contractual Indemnity (Policy Section 4)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • (JCT Clause 21.2.1 or equivalent) • Non-negligent injury or damage to property (other than the Contract Works) caused by collapse, subsidence, heave, vibration, weakening or removal of support or lowering of ground water arising out of or in connection with the carrying out of the Works 		<ul style="list-style-type: none"> • Policy non-renewal – cover can be extended in respect of Section 4, to the completion date of any contract that expires after lapsing/ cancellation date of the Policy 	<ul style="list-style-type: none"> • Your negligence or omission, or those of Your servants or agents • Injury or damage resulting from errors or omissions in the designing of the Works • Injury or damage that could have been reasonably foreseen • Injury or damage that is insured more specifically • Injury or damage the responsibility of the Employer to insure under Clause 22.C.1 or equivalent • Injury or damage to the Works • Contractual penalties • Pollution or Contamination other than caused by a sudden identifiable and unintended incident

General Conditions

<ul style="list-style-type: none"> • Policy Document • Adjustment of Premium • Contracts (Rights of Third Parties) Act 1999 	<ul style="list-style-type: none"> • Fair Presentation of the Risk • Cancellation 	<ul style="list-style-type: none"> • Reasonable Precautions • Instalments 	<ul style="list-style-type: none"> • Change of Risk or Interest • Choice of Law
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Claims Conditions

<ul style="list-style-type: none"> • Conditions Precedent • Action by the Insured 	<ul style="list-style-type: none"> • The Rights of the Company • Fraudulent Claims 	<ul style="list-style-type: none"> • Subrogation • Other Insurances 	<ul style="list-style-type: none"> • Arbitration
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General Exclusions

<ul style="list-style-type: none"> • War Government Action and Terrorism 	<ul style="list-style-type: none"> • Sonic Bangs • Radioactive Contamination 	<ul style="list-style-type: none"> • Date Recognition 	<ul style="list-style-type: none"> • Date Recognition Computer Equipment
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Other features

Please contact your Broker, Intermediary or Agent for details of the payment methods available.

24 hour business assistance services

Helpline services available 24 hours a day, 7 days a week for:

- Unlimited access to a team of solicitors and other legal experts, for 24 hours confidential legal advice and guidance on any commercial legal problem such as: Employment, VAT, prosecution, contract disputes, landlord and tenant disputes. Please note that advice on motoring matters is not available.
- Legal advice can only be offered in respect of matters subject to the laws of and within the jurisdiction of courts or tribunals of: England Scotland Wales and Northern Ireland, the Channel Islands and the Isle of Man, any member country of the European Union, Switzerland and Norway.

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the broker, intermediary or agent who arranged the Policy within 14 days of receipt. We will return any premium paid unless a claim has been made.

Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the Policy. Any return of premium will be made based on the number of days remaining in the Policy period, unless a claim has been made when no refund is due.

How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

The Chief Executive, NIG, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service Exchange Tower London E14 9SR. Telephone: 0800 023 4567 or 0300 123 9123.

Details about our Regulator

NIG policies are underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 6768. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on 020 7601 4878.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

