



Tradesmen

Policy Schedule

About Your Schedule

This schedule shows your cover details and any applied endorsements and should be read in conjunction with the:

Statement of Fact
Policy Booklet

Important Information

This Policy is issued on the basis that the **Annual Turnover is under £500,000.**

Your Details

Insured:	Opus Services
Address:	25, Brookhouse Avenue, Farnworth Bolton Lancashire
Post Code:	BL4 9LY

Your Policy Details

Policy No:	SS PCL 2796854
Policy Form Reference Number:	CL239P
Effective Date:	05/10/2011
Renewal Date:	05/10/2012
Expiry Date:	04/10/2012

Agency Information

Agency Name:	NSURE4BUSINESS.CO.UK
Agency No:	2784488

Reason for Issue

New Business



DETAILS OF COVER

Business Description

Main Business Activity:	Building - maintenance contractor
Secondary Business Activity:	Not Applicable

Basis of Rating

Number of Partners/Principals/Directors - Manual	1
Number of Partners/Principals/Directors - Non-Manual	0
Number of Other Persons working for the Insured - Manual	0
Number of Other Persons working for the Insured - Non-Manual	0

OPERATIVE SECTIONS

Section 1 - Public Liability	Insured
Section 2 - Personal Accident (Benefit A)	Insured
Section 2 - Personal Accident (Benefit B)	Not Insured
Section 3 - Employer's Liability	Not Insured
Section 4 - Tools, Business Equipment and Own Plant	Not Insured
Section 5 - Hired in Plant	Not Insured
Section 6 - Contract Works	Not Insured

Section 1 - Public Liability

Limit of Indemnity	£1,000,000
Excess	£250

Section 2 - Personal Accident

Cover applies to Principals/Partners/Directors only under 75 years of age and will be for occupational Death and Capital Benefits

Benefit A

Death	£2,000
Total and irrecoverable Loss of Sight in One or both	£2,000



eyes

Loss of one or more limbs £2,000

Permanent Total Disability (other than by Loss of Limbs or sight) which after 104 weeks from the Date of Injury prevents the Insured Person from following, engaging in or giving attention to any kind of profession or occupation £2,000

Endorsements Applicable to Your Policy

Building - maintenance contractor

Endorsement 501 - Hazardous Work

What is not covered - General Exclusion

We will not pay for any injury loss or damage arising out of:

- a) demolition work (unless you are doing this as part of rebuilding or alteration work)
- b) piling or underpinning
- c) work in or under water
- d) work using explosives

Endorsement 604 - Use of heat

What is not covered - Section 1 (Public Liability)

We will not pay any for legal liability in respect of loss of or damage to property arising out of the use of blow lamps blow torches bitumen boilers angle grinders or hot work of any kind.

