

Electrical & Ventilation, Air Conditioning And Refrigeration Policy Schedule

Policy Number: 10004393EC Policy Wording Reference: EC170121
Period of Insurance: From: 13/08/2021 To: 12/08/2022
both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.

Effective From: 13/08/2021 Date Issued: 12/08/2021

Reason for Issue: New Business

Contract Parties

Insured: Air Conditioning Services (GB) Ltd
Including Subsidiary Companies: None

Address: Cobnar Wood Close
Chesterfield Trading Estate
Sheepbridge
S41 9RQ
United Kingdom

Business Description: Heating, Ventilation & air conditioning contractors.

Insurer: QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)

Registered Address: 30 Fenchurch Street, London, EC3M 3BD
Tel: +32 2 504 82 11 Fax: +32 2 504 82 00

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the [Summary of Cover](#) and [Policy Wording](#)
For wording changes please see the [Notice of Change](#)

Coverholder Name: Sutton Specialist Risks Ltd (Bristol)

Coverholder Address: Bull Wharf, Redcliff Street, Bristol BS1 6QR
Tel: 01179 300 100 Email: info@ssr.co.uk

Claim Notification

Legal Expenses: DAS Legal Expenses Insurance Company Ltd, DAS House, Quay Side, Temple Back, Bristol BS1 6NH.
Tel: +44 (0) 344 893 0859 email: newclaims@das.co.uk
Also refer to the Helplines

All Other Sections: Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR
10004393EC



Tel: +44 (0)117 930 0100

email: claims@ssr.co.uk

Section:	Employers' Liability	Insured
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	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including sub-limits of indemnity for:		
Manslaughter defence costs	£1,000,000	Aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence
Territorial limits:		Worldwide but excluding manual work in North America
Claims jurisdiction:		Worldwide excluding North America
Policy Law and Jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located
Section Excess(es):	Amount	
Excess	Not Applicable	
Section subject to declaration adjustment:		Yes

Section:	Public and Products (including inefficacy) Liability	Insured
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	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate

Including **sub-limits of indemnity** for:

Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including defence costs
Data protection	£500,000	Any one occurrence and in the aggregate including defence costs
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including defence costs
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter defence costs	£1,000,000	Any one prosecution and in the aggregate (for both defence costs and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£1,000,000	Any one occurrence
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Optional Extensions:

	Sub-limits of indemnity	
Financial loss (Including products)	£500,000	In the aggregate
Products and workmanship (rectifying defective work or defective products following injury or damage)	£5,000,000	Any one occurrence and in the aggregate including defence costs
Use of heat away	£5,000,000	Any one occurrence

Section Excesses:

	Amount	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on Server rooms and data centres	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence
Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):

	Amount	
Financial loss (including products)	£500 or 10% of the loss (whichever is greater)	Any one claim
Products and workmanship (rectifying defective work or defective products following injury or damage)	£250	Any one occurrence
Use of heat	£250	Any one occurrence

Territorial limits:	Worldwide but excluding manual work in North America
Claim jurisdiction:	Worldwide but excluding manual work in North America
Policy Law and Jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located

Section subject to declaration adjustment:

Yes

Section:	Directors' and Officers' Liability	Insured
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Directors' and Officer's Liability	Limit of indemnity £100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Pollution	£100,000	Any one claim and in the aggregate including defence costs
Continuous cover date	13/08/2010	
Section Excess(es):	Amount	
Retention	£0	Any one claim
Territorial limits:		Worldwide excluding North America
Claim jurisdiction:		Worldwide excluding North America
Policy law jurisdiction:		The law of that part of the United Kingdom where the head office of the insured is located

Section:	Professional Indemnity	Insured
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	Limit of indemnity	
Professional Indemnity	£100,000	Any one claim and in the aggregate including defence costs
Including sub-limits of indemnity for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		13/08/2010

Policy Condition: Subcontractors insurance check (refer to section for full details)

Minimum limit to be held by subcontractors	£100,000	Any one claim and in the aggregate including defence costs
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Optional Extensions:

Section Excess(es):

	Amount	
Professional Indemnity	£2,500	Any one claim including defence costs
Professional indemnity: loss of documents	£250	Any one claim including defence costs
Accidental asbestos discovery	Not Applicable	Each and every claimant including defence costs
Asbestos limited material buyback including accidental discovery	Not Applicable	Each and every claimant including defence costs

Territorial limits:	Worldwide excluding North America
Claim jurisdiction:	Worldwide excluding North America
Policy law jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located

Section subject to declaration adjustment: No

Section:	Legal Expenses	Not Insured
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Section:	Property All Risks	Insured
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Premises **Cobnar Wood Close, Chesterfield Trading Estate, Sheepbridge, S41 9RQ, United Kingdom**

Contents Property Insured	Declared value	Uplift	Sum insured
Stock	£0	15%	£0
Machinery	£0	15%	£0
Electronic business equipment	£10,000	15%	£11,500
Non-ferrous metals	£0	15%	£0
Goods in transit	£0	15%	£0
Portable electronic business equipment	£5,000	15%	£5,750
Portable tools	£0	15%	£0
Stock away from the premises	£0	15%	£0
General contents and/or all other contents	£35,800	15%	£41,170

Total Contents	£50,800		£58,420
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Rent Payable			£16,000
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Ancillary Coverage	Sub-Limit	
Breakdown of electronic business equipment and computers	£50,000	Any one occurrence and in the aggregate
Clothing and personal effects, any one person	£1,500	Any one occurrence
Exhibitions and trade fairs	£10,000	Any one occurrence
Glass	£2,500	Any one occurrence
Metered water or gas loss	£10,000	Any one occurrence
Personal accident assault - Death, total loss of use of one or more limbs, total loss of sight in one or both eyes and permanent total disablement	£25,000	Any one occurrence & maximum payable any one person
Trace and access	£25,000	Any one occurrence
Unauthorised use of electricity, gas or water	£25,000	Any one occurrence

Money	Limit	
Non-negotiable money	£250,000	Any one occurrence
Negotiable money, whilst on the premises during business hours , in transit or in a bank or night safe	£5,000	Any one occurrence
Negotiable money, whilst on the premises outside business hours and contained in a locked safe	£1,500	Any one occurrence
Negotiable money, whilst on the premises outside business hours and not contained in a locked safe	£500	Any one occurrence
Negotiable money, whilst contained in the private residence of the insured or an authorised employee	£500	Any one occurrence
Maximum negotiable money carryings per person in transit	£5,000	

Optional Extensions:	None selected
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Section Excess(es):	Amount	
Stock	£250	Any one occurrence
Machinery	£250	Any one occurrence
Electronic business equipment	£250	Any one occurrence

Non-ferrous metals	£250	Any one occurrence
Goods in transit	£250	Any one occurrence
Portable electronic business equipment	£250	Any one occurrence
Portable tools	£250	Any one occurrence
Stock away from the premises	£250	Any one occurrence
General contents	£250	Any one occurrence

Territorial Limits:

Stock	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Machinery	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Electronic business equipment	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Non-ferrous metals	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Goods in transit	Worldwide excluding North America
Portable electronic business equipment	Worldwide excluding North America
Portable tools	Worldwide excluding North America
Stock away from the premises	Worldwide excluding North America
General contents and/or all other contents	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man

Section:	Floating Contents	Not Insured
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Section:	Business Interruption All Risks	Insured
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	Maximum indemnity period	Sum insured on a 12 month basis
Increased Cost of Working	24	£60,000
Outstanding Debit Balances		£150,000
Ancillary Coverage		
Closure (by Authority due to notifiable disease, vermin, defective sanitation, murder, suicide)	£100,000	Any one occurrence
Contract sites (property at)	To the limit shown under Gross Profit / Gross Revenue / ICOW - whichever is greater	Any one occurrence
Customers (unspecified premises)	£100,000 or 10% of sum insured (whichever the greater)	Any one occurrence
Exhibition sites	As per sum insured	Any one occurrence
Prevention of access	£100,000	Any one occurrence
Public utilities	£100,000	Any one occurrence
Suppliers and storage sites (unspecified)	10% of sum insured	Any one occurrence
Territorial limits:	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	

Section subject to declaration adjustment: No

Section:	Contract Works	Insured
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Property Insured	Limit of liability	
Contract Works	£120,000	Any one occurrence
Temporary buildings, plant and other property	£4,000	Any one occurrence
Hired-in plant and equipment	£50,000	Any one occurrence
Estimated annual hiring charges	£5,000	
Personal effects and tools	£2,000	Any one occurrence
Personal effects and tools limit per employee	£5,000	Any one occurrence
Ancillary Coverage		Any one occurrence
Architects', surveyors' and other fees incurred in reinstatement – being part of and not additional to the above; sub-limit of liability:	£120,000	Any one occurrence
Continuing plant hire charges	£100,000	Any one occurrence
Local authority reinstatement requirements	£120,000	Any one occurrence and in the aggregate
Location of source of the escape of water	£25,000	Any one occurrence and in the aggregate
Replacement of locks for constructional plant	£500	Any one occurrence
Section Excess(es):	Amount	
Subsidence, ground heave, landslip or collapse	£2,500	Any one occurrence
Temporary buildings, plant and other property	£500	Any one occurrence
Hired-in plant and equipment	£500	Any one occurrence
Loss or damage to employees' personal effects and tools	£50	Any one occurrence
Contract works: every other claim	£500	Any one occurrence

Territorial limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Section subject to declaration adjustment Yes

Section:	Fidelity Guarantee	Not Insured
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Section:	Terrorism	Not Insured
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Section:	Personal Accident	Not Insured
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Endorsements

This schedule sets out additional clauses that form part of the policy. The undernoted clauses amend the Section and/or clause stated and is each otherwise subject to the terms and conditions of this policy.

Your specific endorsements:

Code	Endorsement Wording
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Portable tools increased single item limit

Section - Property All Risks

Standard Clause - Portable tools to Section - Property All Risks of this policy is deleted and replaced by the following:

Portable tools

Cover is extended to include **damage** to **portable tools** within the territorial limits shown on the **schedule**, provided that our maximum liability under this Standard Clause shall not exceed the **sub-limit** stated in the **schedule** in respect of any one occurrence and shall not exceed GBP2,500 any one item.

Clause: 90632 170121

Mortgagees and other interests

Section - Property All Risks

In addition to recording the interest of various parties as described by Standard Clause - Mortgagees and other interests the following entities are expressly noted as having an interest in the insurance granted by Section - Property All Risks.

Investec Asset Finance, Integra House, Vaughan Court, Newport NP10 8BD in respect of agreement numbers -212227265 & 217378140

Clause: 90629 170121

Run off cover for a specified entity

Section - Professional Indemnity

Solely in respect of Section - Professional indemnity and in respect of the specified entity under that no longer comprises the **insured**, this insurance is extended to indemnify **you** for any **claim**, alleged **claim**, liability, loss or **defence costs**:

a) arising out of any act, error or omission committed or alleged to have been committed by Solar Heating Services (GB) Ltd or its **employees** or partners in the conduct of the specified professional activities on or after 13/08/2012; and

b) in respect of a **claim** first made against you during the **period of insurance** and notified to us in

accordance with the 'Claim conditions' to this policy.

Clause: 90302 170121