



# Tradesman additional covers

Summary of Cover

AXA Business Insurance

**keyfacts**®

## About this document

This document provides details of the key features and any significant exclusions and conditions of the Tradesman additional cover only. You can find the full terms and conditions of the cover in the policy document.

This information is provided to you for information purposes only and does not form part of your insurance contract. A copy of the full policy wording is available on request or online at <https://secure.axainsurance.com/login/my-axa-account/>.

## Important information

These covers are additional covers, that are only available if Public or Employers' liability covers have been selected

## Features and benefits

Contract works section only	
Cover Offered	Limits of cover available
Accidental loss, destruction or damage to the permanent and temporary works (including the materials used) required to complete any contract or development you are working on	<ul style="list-style-type: none"><li>Cover is provided up to the limit of cover shown in your policy schedule. You may choose from the following limits:<ul style="list-style-type: none"><li>£100,000</li><li>£250,000</li><li>£500,000</li></ul></li><li>There is a limit of £25,000 for any one claim for the costs of rewriting or redrawing plans and other contract documents.</li><li>There is a limit of £10,000 for the contents of any one show house.</li></ul> <p>There is no limit on the number of claims that can be made in any one period of insurance.</p>
Automatic reinstatement of the sum insured	
Cover for debris removal and any associated professional costs	
Cover for the additional costs needed to comply with any European Community legislation, Act of Parliament or Local Authority bye laws	
Your sum insured is automatically increased by up to 20% following a corresponding increase in the value of any contract you are working on	
Cover for additional costs such as overtime, night work or transport costs which are necessary following a loss	
Cover for any materials that are provided by your employer	
Cover for temporary storage of materials off site	
Cover for the cost of rewriting or redrawing plans and other contracts documents	
Cover for show houses and their contents	
Covers speculative building work that is not carried out by you under contract	
Cover under the JCT Standard form of building contract.	

## Hired in plant section only

Cover Offered	Limits of cover available
Accidental loss, destruction or damage to constructional plant, machinery, tools, site huts or caravans that you have hired to use for your business	<ul style="list-style-type: none"> <li>▪ Cover is provided up to the limit of cover shown in your policy schedule. You may choose from the following limits:                             <ul style="list-style-type: none"> <li>▪ £5,000</li> <li>▪ £10,000</li> <li>▪ £25,000</li> <li>▪ £50,000.</li> </ul> </li> <li>▪ We will only provide cover for up to 90 days in respect of each claim for continued hire charges. The maximum we will pay in respect of any one hire agreement is £25,000.</li> </ul> <p>There is no limit on the number of claims that can be made in any one period of insurance.</p>
The costs of continued hiring charges following loss, damage or accidental damage of the hired plant machinery, caravans and their contents	
Covers hired plant which is temporarily taken to a contract site anywhere in the EU for periods of up to 180 days in total in any one period of insurance	
Automatic reinstatement of the sum insured following any loss	
Costs incurred recovering immobilised plant	

## Own plant, tools and equipment only

Cover Offered	Limits of cover available
Accidental loss, destruction or damage to your constructional plant, machinery, tools, trailers, site huts or caravans (and their contents)	<ul style="list-style-type: none"> <li>▪ Cover is provided up to the limit of cover shown in your policy schedule. You may choose from the following limits:                             <ul style="list-style-type: none"> <li>▪ £2,500</li> <li>▪ £7,500</li> <li>▪ £12,500</li> <li>▪ £17,500</li> <li>▪ £25,000.</li> </ul> </li> </ul> <p>There is no limit on the number of claims that can be made in any one period of insurance.</p>
Cover for your trade stock while stored at your premises, in a locked store or compound or while being transported	
Cover for portable tools and equipment (including portable electronic and communication equipment) belonging to you, your partners and your employees and used for your business	
Automatic reinstatement of the sum insured following any loss	
Costs incurred recovering immobilised plant	

## Personal accident section only

Cover Offered	Limits of cover available
Choice between capital benefit and/ or weekly benefit	<ul style="list-style-type: none"> <li>Cover is provided up to the limit of cover shown in your policy schedule. The capital benefits section has a fixed limit of £2,000. In the temporary total disablement you can choose from the following weekly limits:                             <ul style="list-style-type: none"> <li>£300</li> <li>£400</li> <li>£500</li> </ul> </li> </ul>
Applies to all principals, partners and directors of your business who are under the age of 75.	
Capital benefit: Lump sum paid following death, loss of limb, loss of sight or permanent total disability.	
Weekly benefit: Paid for temporary total disablement following an accidental injury, whenever it occurs.	
Lump sum paid following disappearance	

## Professional Indemnity

Cover Offered	Limits of cover available
Legal costs, awards and settlements for any claim that relates to a civil liability arising from a breach of professional duty in the conduct of your professional business	<ul style="list-style-type: none"> <li>Cover is provided up to the limit of cover shown in your policy schedule. You may choose from the following limits:                             <ul style="list-style-type: none"> <li>£250,000</li> </ul> </li> </ul> <p>There is no limit on the number of claims that can be made in any one period of insurance.</p>
Covers claims brought against anyone who is or was a director, partner, member principal or employee of the firm for work undertaken for your professional business	
The to purchase cover for previous work you have undertaken before this insurance starting	
Claims can still be notified up to 7 days after the end of the insurance as long as you only became aware of the claim 7 days immediately before the end date and were unable to notify us within the policy period.	
Compensation paid to you where court attendance is required of any director, partner or employee in relation to a a professional indemnity claim that is covered by this insurance	

## Significant or unusual exclusions or limitations

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all of the exclusions in the policy documents.

Exclusion or limitation	Applicable Cover
Exclusion of damage to the permanent or temporary works if work stops for more than 45 days	Contract works
Exclusion of completed works where a certificate of completion has been issued	Contract works
Exclusion of property confiscated by the Government or by Local Authorities	Contract works
Exclusion of property, permanent or temporary works insured elsewhere	Contract works
Terrorist act exclusion	All
Exclusion of existing property including property being worked upon	Contract works
No cover is provided for unexplained disappearances or inventory shortages	Contract works & Hired in plant
Faulty workmanship, materials and design exclusion	CW
Exclusion of fines and penalties imposed	CW
Radioactive contamination exclusion	Contract works & Hired in plant
Sonic bangs exclusion	All
Aircraft or watercraft exclusion	Hired in plant & Own plant tools and equipment
Mechanical or electrical breakdown exclusion	Hired in plant & Own plant tools and equipment
Exclusion of damage to machinery, plant or equipment hired abroad	Hired in plant
Wear and tear exclusion.	Hired in plant & Own plant tools and equipment
Loss, damage or accidental damage caused by radioactive contamination	Own plant tools and equipment
Theft or attempted theft from an unlocked unattended vehicle or trailer unless there is evidence of forcible and violent entry to the vehicle or trailer	Own plant tools and equipment
Unexplained losses	Own plant tools and equipment

# Exclusions or limitations

Exclusion or limitation	Applicable Cover
Property away from contract sites not kept in a locked store or compound	Own plant tools and equipment
Armed forces exclusion	Personal accident
Chemical weapon exclusion	Personal accident
Exclusion of injuries caused by a deliberate act or endangerment	Personal accident
Exclusion of injuries caused by any criminal act	Personal accident
Exclusion of injuries caused or contributed to by any pre-existing physical or mental condition	Personal accident
Exclusion of injuries caused by non-prescribed drugs or alcohol	Personal accident
Exclusion of injuries caused by flying other than as a fee paying passenger	Personal accident
Hazardous pastimes exclusion	Personal accident
Suicide and insanity exclusion	Personal accident
War risk exclusion	Personal accident

# Professional Indemnity - Significant or unusual exclusions and limitations

Professional indemnity cover operates on a claims made basis. This means that we will only provide cover for claims, or circumstances that may lead to a claim, made against you and notified to us during the period of insurance.

We will not cover any claim, or circumstance that arise from an act, error or omission that occurred before the date of cover that you select.

As this document is a summary of the insurance provided, the following is not a list of every exclusion that applies. You can find details of all of the exclusions in the policy documents

Exclusion or limitation
Claims relating to any professional duties that include manufacture, construction or installation
Any employment-related claim
Any fines, penalties or punitive damages identified separately by the court
Any claims arising from goods or products you have manufactured, supplied or sold
Insolvency exclusion
Excluding management of financial transactions via the internet, or obscene, blasphemous or pornographic material on the internet
Pollution exclusion
Virus exclusion
Dishonest or fraudulent act or omission by a director, partner or principal exclusion
Exclusion of property damage unless it arises from a breach of professional duty

## Standard excesses

Section of cover	Cover	Excess
Contract works	Theft or malicious damage	£500
Contract works	All other claims	£250
Hired in plant	Theft of malicious damage	£500
Hired in plant	All other claims for loss or damage	£250
Hired in plant	Continued hire charges	First 48 hours
Own plant tools and equipment	All claims	10% of each and every claim subject to a minimum of £100 and a maximum of £500.
Personal accident	Temporary total disablement	First 14 days
Personal accident	Death	nil
Personal accident	Total irrecoverable loss of sight in one or both eyes	Nil
Personal accident	Loss of one or more limbs	Nil
Personal accident	Permanent total disablement	Nil
Professional Indemnity	Breach of professional duty	£500



# Exclusions or limitations

## Policy duration

This is an annually renewable policy

## Applicable law

You and we can choose the law that applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise the Law of England and Wales will apply to this policy.

## Your cancellation rights

If you're not satisfied with your policy you can contact us within 14 days of receipt of your documents and you'll be entitled to a full refund – as long as your cover hasn't started yet. If your cover has started, you'll receive a proportional refund based on the cover you haven't used yet.

If you cancel after 14 days, you'll receive a proportional refund based on the cover you haven't used yet – but you'll also have to pay a cancellation fee of £35.

In all cases, if you've made a claim or a claim's been registered against you before you cancel, you won't be entitled to a refund – and the £35 cancellation charge will still apply.

## Making a complaint

If you have a complaint about your policy you should contact us.

If your complaint relates to a claim on your policy please contact the department dealing with your claim.

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

## Data Protection Notice

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy)

If you do not have access to the internet please contact us and we will send you a printed copy.

## Financial Services Compensation Scheme (FSCS)

AXA Insurance plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event that we cannot meet our obligations to you. This depends on the type of insurance, size of your business and the circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCSC ([www.fscs.org.uk](http://www.fscs.org.uk))

The European Commission has also provided an Online Disputes Resolution Service for logging complaints . To use this service please go to <http://ec.europa.eu/odr>