

## POLICY SCHEDULE



### Contractors All Risks

This **Schedule** should be read in conjunction with the Quotation & Statement of Fact and the Thistle Underwriting Contractor's All Risks **Policy** Version 3.0.

#### Policy Schedule

Insurance is provided by this **Policy** during the **Period of Insurance** stated below only in respect of those items where a limit of indemnity/liability is shown. Where there is no insurance the words 'Not insured' are shown.

**Reason for Issue:** New Business  
**Policy Number:** 01011308704  
**Period:** from 27/06/2016 to 26/06/2017  
**Broker:** Arthur J. Gallagher Insurance Brokers Limited

#### Insured Details

**Insured:** Multicom Solutions (SW) Limited  
**Address:** 73 Netham Road, Bristol, Somerset, BS5 9PQ  
**Business:** Alarm Installer (including vehicle alarms)  
CCTV Specialist  
Aerial Erector (including non-domestic)  
Electrician - pdh and commercial

And no other for the purposes of this **Policy**

#### Cover Details

Insured Property	Item	Limit of Liability
Contract Works	One	£70,000 (maximum contract value)
Contractors Plant	Two a)	Not Insured
Temporary Buildings	Two b)	Not Insured
Employees Effects	Two c)	Not Insured
Hired in Plant	Three a)	Not Insured
	Three b)	Not Insured

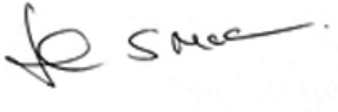
**Excesses Applicable:** please see endorsements for details of excesses applicable

**Maximum Period Any One Contract: 12 months**

## Premium Details

<b>Policy Premium:</b>	<b>£442.26</b>
<b>Insurance Premium Tax (IPT):</b>	<b>£42.01</b>
<b>Total Premium:</b>	<b>£484.27</b>
<b>Underwriting Fee charged by Thistle Underwriting:</b>	<b>£30.00</b>
<b>Total Payable:</b>	<b>£514.27</b>

Signed on behalf of Thistle Underwriting



John Mason  
Product Distribution Director  
Thistle Insurance Services Ltd

Thistle Insurance Services Limited underwrite on behalf of Covea Insurance Plc. (Authorised Insurer)

## Endorsements

The following list of Endorsements form part of the Terms and Conditions of this Policy.

Endorsements Applicable to Alarm Installer (including vehicle alarms)  
None

Endorsements Applicable to CCTV Specialist  
None

Endorsements Applicable to Aerial Erector (including non-domestic)  
None

Endorsements Applicable to Electrician - pdh and commercial  
None

## Policy Endorsements

### CAR01. Excess Endorsement

The Insured shall be responsible for:

In the case of **Employees Effects** the first £100  
In the case of other loss or damage the first £500  
Increased in the case of fire, theft, malicious damage to the first £1000

### CAR10. Unattended Theft

The Insurance by this Policy shall not apply to theft of or malicious damage to property insured under Item 2a and Item 3a of the Policy between 1800 and 0600 hours and during weekends unless:

a)

Such property is in a building or sited in a fully enclosed yard or compound which is securely closed and locked or under constant surveillance.

b)

If the property is in a vehicle(s) and/or trailer(s) and/or container(s) it/they must be sited within a fully enclosed yard or compound which is securely closed and locked or under constant surveillance and additionally have all doors, windows, boots and other openings closed and securely locked and all additional protective devices put into full and proper operation, and has all keys removed so far as local fire regulations permit.

### CAR14. Special condition Application of Heat

It is a condition precedent to the liability of the Insurer to indemnify the Insured that whenever the Insured is using oxyacetylene or similar welding or cutting apparatus, cutting or grinding operations using abrasive discs or wheels, blow lamps or blow torches, hot air guns or hot air strippers, asphalt bitumen and tar heaters away from the Insureds own premises that:

- (a) the area in which the work is to be carried out is examined and moveable combustible material removed before operations commence or if material cannot be removed it is covered as far as practicable by non combustible materials.
- (b) Suitable fire extinguishing appliances are kept available for immediate use at or as near as practicable to the point of work.

- (c) blow lamps and blow torches, asphalt bitumen and/or tar heaters must be lit strictly in accordance with the Manufacturers instructions immediately before being required for work, they must not be left unattended while alight and must be extinguished immediately after use.
- (d) Hot air guns and hot air strippers are to be switched off when unattended
- (e) a thorough examination must be made in the vicinity of the operations at regular intervals for a period of at least one hour after the completion of the operations
- (f) all heating of asphalt, bitumen, tar or pitch must be carried out in a suitable vessel in the open at ground level using bottled gas, a suitably sized spill tray must be in use which can hold the entire contents of the vessel.

If the Insured burns debris away from their premises the following precautions must be taken on each occasion:

- (i) fires are in a cleared area and at a distance of at least 10 (ten) metres from any property
- (ii) fires are attended at all times
- (iii) suitable fire extinguishers by number and size are kept available at the scene of operations for immediate use
- (iv) fires are extinguished at least one hour prior to leaving the contract site at the end of each working day

#### CAR20. Non-Ferrous Metals Condition

The liability of the Insurers in respect of theft or attempted theft of unfixated non-ferrous metals of any description under Item One of this Policy whilst **Unattended** is conditional on the unfixated non-ferrous metals being kept in a

A. securely locked building or container or

B. vehicle providing that the vehicle is in a locked compound or garage overnight

#### Definition

For the purposes of this Condition **Unattended** means where the Insured Property can be stolen or removed without the immediate intervention of the Insured or their **Employee**

#### CAR25. Territorial Limits

The Territorial Limits of this policy are Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.