

Complete Contractor

Essential Business Insurance

Your policy details

including policy summary (pages 1-6)



Lloyds TSB | for the journey...

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Complete Contractor?

Complete Contractor is designed for small businesses, operating in a wide range of contracting trades and professions covering a range of risks – all in one simple policy. It is underwritten by Allianz Insurance plc. Complete Contractor offers a Public Liability policy with optional sections to enable you to design the policy to meet your exact needs.

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day period and receive a return of any premium paid, less an administration charge and an amount representing the cover you have received to date.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

How do I make a complaint?

Our aim is to get it right, first time, every time. If we make a mistake we will try to put it right promptly.

We will always confirm to you the receipt of your complaint within five working days and do our best to resolve the problem within four weeks. If we cannot we will let you know when an answer may be expected.

If we have not resolved the situation within eight weeks we will provide you with information about the Financial Ombudsman Service.

Please contact us at:
Essential Business Insurance Centre
PO Box 2934
Bristol BS1 9ES

Alternatively phone: 0844 893 9590
Email: csm@essentialbusinessinsurance.co.uk

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if Allianz were unable to meet its liabilities?

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available from:

Financial Services Compensation Scheme
7th Floor, Lloyds Chambers
Portsoken Street
London E1 8BN
Tel: 020 7892 7300
Fax: 020 7892 7301
Email: enquiries@fscs.org.uk
www.fscs.org.uk

Policy Duration

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Please Read the Policy

Please read the policy and the policy schedule carefully on a regular basis and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify the Business Insurance Centre. If you fail to notify us of any changes you require, your policy may not operate or not operate fully.

Core/Optional Covers

Public and Employers Liability – Policy Sections 1 and 2

Significant Features and Benefits

Public Liability – covers your legal liability in connection with your business to members of the public for accidental injury or accidental damage to material property. Limits of indemnity available £1m, £2m or £5m

Principal/Employer Extension – cover extends to include the legal liabilities of anyone you are carrying out work for under a contract in respect of that work

Health and Safety at Work Legal Defence costs – provides legal and other costs incurred in defending prosecutions

Contingent Motor Liability- covers you against liability for motor vehicles not owned or provided by you in connection with the business

Court Attendance Compensation – covers court attendance as a witness by any partner, director or employee in connection with a claim. Compensation limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Employers Liability –

if the optional cover is selected

Covers your legal liability to your employees for death or injury in the course of their employment with you up to £10 million any one claim

Significant Exclusions or Limitations

- injury to any employee: under the Public Liability section
- loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work
- liability for loss of or damage to goods sold, supplied, delivered, installed or erected
- the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer (other than the operation of mechanical plant as a tool) or any water craft, aircraft or spacecraft
- liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- loss or damage to contract works undertaken under a contract or under JCT Clause 21.2.1
- loss or damage due to pollution or contamination unless caused by a sudden and unintended incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- injury to any employee where motor insurance is required by law to be in force
- manual work undertaken outside of the EU in respect of Public Liability
- work on an offshore installation or travelling to or from
- property damage excess of £250

Conditions

Fire Precautions

When using heat equipment or angle grinders, cover is subject to you, your employees or any sub contractors complying with this condition which has specific requirements for safe working and additional precautions that must be taken to prevent fire. If you fail to comply your policy may not operate.

Underground Services Risk Management

When carrying out any digging or excavation work, cover is subject to you, your employees or any sub contractors complying with this condition which has specific requirements that must be taken to prevent damage to underground services. If you fail to comply your policy may not operate.

Bona Fide Subcontractors

You must ensure that any bona fide sub contractors used by you have Employers Liability and Public Liability insurance in force, with a minimum Limit of Indemnity of £1M for Public Liability. If you fail to comply your policy may not operate.

Temporary Employees – Policy Sections 1 and 2

Significant Features and Benefits

Cover for Public Liability and Employers Liability for up to 3 temporary employees

Public Liability limit of indemnity reflective of the main cover.
Employers Liability limit of indemnity £10m

Note – cover not available for some trades.

Significant Exclusions or Limitations

- limited to a maximum of 100 days in any one period of insurance
- cover only applies if you employ at least one permanent member of staff
- property damage excess of £250

Tools – Policy Section 3

Significant Features and Benefits

Covers loss of or damage to hand tools or hand held portable power tools and parts for sums insured of £1,000 or £1,500 per person with a single article limit of £300.

(Note this cover is not necessarily required if the Contract Works option is selected.)

Significant Exclusions or Limitations

- theft or theft damage of tools:
 - by you or any partner director family member or anyone employed by you
 - left unattended unless stored in a securely locked building
 - from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and all the keys are removed, and between the hours of 9.00 pm and 6.00 am is kept in a securely locked building.
- loss due to unexplained disappearance or inventory shortage
- wear and tear, depreciation, electrical or mechanical breakdown, failure or breakages
- loss or damage to any mechanically propelled vehicle or waterborne vessel or craft
- £100 excess
- any consequential loss

Contract Works – Policy Section 4

Significant Features and Benefits

Covers loss or damage to

- contract works – up to the contract price limit
- own plant and tools, temporary buildings
- plant, tools and temporary buildings on hire
- employees tools and personal effects

Sums insured and limits are fixed, dependent on the band selected

Inflation Protection – up to an amount not exceeding 10% of the sum insured

Removal of debris – the cost of removal of debris up to 10% of the sum insured

Employer's Interest – the interest of any Employer for whom you are carrying out a contract

Professional Fees – the maximum contract price includes architects, surveyors, consulting engineers and other fees

Property Stored – covers site materials temporarily stored within the UK

Property in Transit – covers the property insured whilst in transit

Negligent breakdown of hired plant up to £5,000 any one item, subject to a £250 excess. Also covers continuing hire charges following loss or damage up to £10,000 any one loss

Property awaiting sale – private dwellings built but unsold are covered for a period of 90 days after completion for up to £100,000 any one claim subject to a £500 excess and subject to security requirements for all showhomes when closed for business

Significant Exclusions or Limitations

- loss or damage to any mechanically propelled vehicle (other than the operation of mechanical plant as a tool) or any aircraft, locomotive, water craft
- loss or damage to property part of any structure which existed prior to the start of the contract works, or property more specifically insured
- property for which you have no responsibility under contract conditions
- plant, tools and temporary buildings on hire unless under the Contractors Plant Association hire conditions
- defects in design, plan, specification, materials or workmanship
- loss or damage due to mechanical or electrical breakdown or derangement, wear, tear, or other deterioration, unexplained disappearance or inventory shortage, trees, shrubs and plants caused by frost or the failure to germinate
- computer equipment in excess of £2,500
- caused by pollution or contamination
- penalties, financial or consequential loss due to delay or failure to perform any work or contract
- loss or damage arising out of use or occupation of the contract works by any owner, occupant or tenant
- excesses as follows
 - employees tools £100
 - theft/malicious damage £500
 - all other losses £250
- money
- theft or theft damage of tools:
 - by you or any other partner, director, family member or anyone employed by you
 - left unattended unless stored in a securely locked building
 - from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building.

Personal Accident – Policy Section 5

Significant Features and Benefits

Covers you or your partners or working directors against accidents occurring at work or in leisure time

A choice of up to five units per person. One unit:

- Permanent total disablement – £10,000
- Temporary total disablement – £40 per week

Weekly benefits payable for up to 104 weeks

Compensation payable for permanent total disablement will be in accordance with the scale shown in the policy wording.

Significant Exclusions or Limitations

- motor cycling, winter sports (other than curling or skating) mountaineering or rock climbing (using ropes or guides), pot-holing, caving, any underwater activities using breathing apparatus, combat sports, hunting, riding or driving in any race
- aviation other than as a fare paying passenger
- due to suicide, intentional self injury, insanity or the influence of alcohol or drugs, pregnancy or childbirth, sexually transmitted diseases, HIV including AIDS
- work on an offshore installation or travelling to or from
- weekly compensation for the first two weeks of temporary disablement
- see policy wording for event and aircraft accumulation limits

Notifying a Claim

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify our claims handling centre:
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Claims Handling Centre

Essential Business Insurance Claims

Allianz Insurance plc
500 Avebury Boulevard
Milton Keynes
MK9 2XX

Telephone: 0844 893 9580

Lines are open Monday to Friday

Additional Information

Policy Exclusions (Policy pages 8–10)

- War and similar risks
- Radioactive contamination
- Riot and civil commotion in Northern Ireland
- Computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking or malicious persons
- Failure of computers or other equipment to correctly recognise any date.
- work at specific locations: motorways, railways, bridges, tunnels, airports, harbours, docks, reservoirs, oil refineries, power stations, mines, collieries, blast furnaces, gas works, bulk oil petrol or chemical storage facilities or on ships, aircraft, towers, steeples or chimney shafts
- hazardous work: demolition work (other than as specified in the policy), quarrying, blasting or diving operations, water diversion, work involving dams, excavations exceeding a depth of 2 metres from the surface, the construction of public roads or main sewers
- Terrorism except for:
 - Employers Liability where cover is limited to £5M
 - Public and Products Liability where a limit of £5M will apply unless a lower Limit of Indemnity is shown in the policy schedule
 - Personal Accident cover will only exclude Terrorism due to nuclear, chemical or biological contamination.

Employers Liability Certificates

The Employers Liability (Compulsory Insurance) Regulations 1998 lay down certain obligations for employers and in particular you should be aware of the following:

• Display of Certificates

Allianz will provide you with a Certificate of Employers Liability Insurance and this will clearly state the companies covered by the policy. You must display a copy of the certificate at each business premises where your employees can see it easily.

• Retention of Certificates

You are strongly recommended to retain copies of Certificates that have expired for as long as reasonably practicable. This is because certain claims e.g. industrial disease, could be made many years after the disease is caused.

Health & Safety Legislation

Where you are required to do so under Health and Safety legislation you must:

- have a Health & Safety Policy in place
- undertake Risk Assessments in order to identify workplace hazards
- have an induction and on-going training programme which is regularly reviewed and recorded
- have a nominated person responsible for Health & Safety.

Data Protection Act

We may use the personal and business details you have given us or which are supplied by third parties including any details of directors, officers, partners and employees to provide you with a quotation; deal with your policy; to search credit reference and fraud agencies who may keep a record of the search; to share with other insurance organisations to help offset risks, to help administer your policy and to handle claims and prevent fraud; to support the development of our business by including your details in customer surveys, and for market research and compliance business reviews which may be carried out by third parties acting on our behalf. You agreed when you applied for the policy that your directors, officers, partners and employees consent to our using their details in this way.

We may need to collect data relating to Insured Persons, which under the Data Protection Act is defined as sensitive (such as medical history of Insured Persons) for the purpose of evaluating the risk or administering claims which may occur. You must ensure that you have explicit verbal or written consent from the Insured Persons to such information being processed by us and that this fact is made known to the Insured Persons.

We may share your details with other companies within the Lloyds TSB Insurance Services Ltd and Allianz group of companies or pass them to third parties so that we may tell you by telephone, email or post of products and services which we think may be of interest to you. If you do not want to know about these products please write to: Customer Satisfaction Manager, Essential Business Insurance Centre, PO Box 2934, Bristol, BS1 9ES to let us know. Your details will not be kept for longer than is necessary.

Under the Data Protection Act 1998 individuals are entitled to a copy of all the personal information Allianz Insurance plc holds about them. Please contact the Customer Satisfaction Manager at the address above.

Personal details may be transferred to countries outside the EEA. They will at all times be held securely and handled with the utmost care in accordance with all principles of English law.

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