



Trades and Professions New Business Schedule

The Insured	F B & Sons Lawns & Landscapes Ltd
Policy number	PC254295
Broker name	A-PLAN INSURANCE - B90 3AY
Period of insurance from	23/02/2022
Period of insurance to	22/02/2023
Policy form reference	SME546G.08

IMPORTANT – Please read the following information carefully

This schedule, the policy, the statement of facts, endorsements and certificate should be read as if they are one document.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

The Business	Landscaping
Trade(s)	Landscape Gardener
Address	F B & Sons Ltd 73A New Road Rubery, Rednal Birmingham Worcestershire United Kingdom B45 9JT

Your premium		
Premium (excluding insurance premium tax at current HMRC rate)	Insurance premium tax at current HMRC rate	Total premium (including insurance premium tax at current HMRC rate)
£992.38	£119.09	£1,111.47

Summary of cover

Public and products liability	£340.04
Employers' liability	£485.68
Contract works	£80.87
Owned plant	£29.48
Hired-in plant	£56.31
Portable tools and equipment	Not insured
Personal accident	Not insured
Business travel	Not insured
Business equipment	Not insured
Business stock	Not insured
Legal Expenses	Not insured

Policy cover

Excesses applicable

The **excesses** stated below are payable in the event of a claim unless stated otherwise within the endorsements and subjectivities section of **your** policy. Each **excess** shown is **your** total **excess** and includes any policy and/or amended **excesses** that apply.

Public and products liability

Refer to section A in **your** Trades and Professions policy.

Public and products liability - limit of indemnity	£5,000,000
Third party property damage - excess	£250

Employers' liability

Refer to section B in **your** Trades and Professions policy.

Employers' liability - limit of indemnity	£10,000,000
Employers' liability - limit of indemnity arising out of terrorism	£5,000,000

Contractor "All risks"

Refer to section C in **your** Trades and Professions policy.

	Sum Insured	
Contract works Excess	£18,000 £250	any one contract
Owned plant Excess	£3,000 £250	any one occurrence
Hired-in plant Excess	£15,000 £250	any one occurrence
Continuing hire charges Indemnity period	£10,000 Three months	any one occurrence
Contract description	Any contract not exceeding £18,000 original estimated contract price for work undertaken in connection with the business .	
Contract site	Any situation within the territorial limits .	

Endorsements and subjectivities wordings

Please find below the endorsements and subjectivities that apply to **your** policy

AR0207 BOW Excluding the Burning of Waste

Under Section A – Public and products liability **we** will not pay any claim or claims arising in connection with the burning of debris or waste.

AR0265 Excluding tree felling, lopping and explosives

Under Section A – Public and products liability **we** will not pay any claim or claims for **damage** arising in connection with tree felling or lopping or the use of explosives.

AR0201 Dewatering expenses

Under Section C – Contractors "All risks" **we** will not pay any claim or claims arising in connection with any expenses incurred in de-watering even if the quantities of water originally expected are exceeded or for additional protections and facilities for the discharge or run off of underground water.

AR0206 Non Germination of Seeds or the Failure of Trees or Shrubs to Grow Exclusions

Under Section C – Contractors "All risks" **we** will not pay any claim or claims for **damage** in connection with the non-germination of seed or the failure of trees and shrubs to grow.

AR0222 Underground Services

In respect of **damage** to underground services under Section C – Contractors "All risks":

- a. you shall pay 10% in respect of each claim for damage to fibre optic cables located underground provided that such amount payable by you in respect of each claim shall not be less than £500 and not more than £2500
- b. you shall pay the first £500 in respect of each claim for damage to underground installations (other than fibre optic cables)

Provided that you shall indemnify us in respect of any such amount for which we have made a payment.

AR0270 Excluding work involving excavation below a specified depth

Under Section C - Contractors all risks, **we** will not pay any claim or claims arising in connection with **damage** involving excavation of more than 1 Metres.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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