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H & H Construction (Scotland) Ltd  
Spectrum House Inveralmond Place  
Inveralmond Industrial Estate  
Perth  
PH1 3TS

Contact Number: 01738 626672  
Email:  
Perth\_Agency@nfumutual.co.uk

15th May 2020

Dear Sirs,

## Your Tradesman insurance is about to be renewed

<b>Policyholder</b>	<b>H &amp; H Construction (Scotland) Ltd</b>		
<b>Policy number</b>	<b>080X3268163/N04</b>	<b>Renewal date</b>	<b>2nd June 2020</b>

Thank you for insuring with NFU Mutual. Your policy will automatically renew on 2nd June 2020 unless you tell us before the renewal date that you do not want to renew. You can do this in writing or by calling us. Our contact details are shown on the top of this letter.

Your new annual premium is **£3,169.14**, including your Mutual Bonus saving of £600.22. That's about **£264.08** a month. Please see your payment documents for the exact monthly amounts.

### Commercial Legal Expenses

You have unlimited access to legal and tax helplines to support you with everyday legal issues affecting your business. Call our advisory service DAS on **0117 934 0571**.

### Documents we'd like you to check

Please read the enclosed documents thoroughly and make sure the cover still meets your needs. For your insurance to remain valid you must tell us about any changes in your circumstances.

You'll find guidance under Changes to tell us about. If you're not sure whether your change is relevant, please tell us anyway.

### Keep your cover up to date

You need to insure each item under this policy for the correct value. If the insured value of any item is too low, you may not receive the full amount of any claim you make, meaning you may bear part of the loss. You should review your insured values regularly so that your insurance accurately reflects the value of the items you are insuring throughout the term of the policy, not just upon renewal.

**Any questions?**

If you have any questions, please call us on 01738 626672 and we'll be happy to help you.

Yours faithfully

M E Hebbourn, K E Neill & M A J Robb

# Please read before your insurance renewal date

## Your insurance documents

There are important documents in this pack that you should read. Please check these documents carefully and tell us, before your renewal date, if any of this information has changed.

- **Statement of insurance** - this shows the information you've given us.
- **Insurance schedule** - this shows the cover we're offering you.

Your pack may also include:

- **Changes to your insurance** - we include this when there are changes to the cover we give under our Tradesman insurance that may affect your decision to renew. If we make a change that's specific to your policy we will tell you in a letter.
- **Policy booklet** - this gives details of your cover. Please read your most recent Policy booklet with any Changes to your Insurance documents we've sent. We will send you a new Policy booklet if we make significant changes.
- **Your Demands & Needs**

You may also like to view:

- **Commercial Product Brochure** - for a summary of what your product covers and an explanation of some of the key things that are covered and, just as importantly, key things that aren't, as well as other covers available that you may wish to consider. It's not a comprehensive list but highlights what our customers find most useful.

If you would like to view our product brochures then:

- Go to the NFU Mutual website, navigate to the Business tab, select Business Insurance, scroll down and you'll find links there.
- For Farming Brochures, navigate to the Farming tab, select Farming Insurance, scroll down and select the policy you're interested in, scroll down and you'll find links on the right hand side of the screen.

If you prefer, you can contact your agent who can give you a copy and advise you on how we can help to manage the challenges facing your business.

## Changes to tell us about

You need to tell us straight away about any changes that might affect your policy. We won't charge you any admin fees for changes but they might affect the premium or the insurance cover we offer when you renew. If you don't tell us about changes as soon as they happen, you might not be insured.

These are examples of changes we need to know about:

- Criminal convictions or ongoing criminal proceedings.
- County Court Judgements (CCJs), any form of bankruptcy or statutory insolvency proceedings.
- Change of business description or type of work and activities.
- Change of type of goods sold, manufactured or repaired, or the process to do this.
- Change of business to importing or exporting.
- Extension or refurbishment of your premises or purchase of additional premises, or intent to do so.
- Purchase of additional machinery or replacement of existing machinery.
- Accidents, thefts or losses related to the cover we are offering, unless claimed for on this policy.

These apply to you or anyone insured under this policy.

## Renewal of Long Term Undertaking

Please note that your current Long Term Undertaking is due to end. We have included a discount in your renewal premium for a new Long Term Undertaking, which appears on your schedule. Please tell us if you no longer wish to continue with this and we will provide revised premium details.

## Your right to cancel

We do not charge administration fees for cancellations. You can cancel your insurance at any time by writing to us or calling us. You will find our contact details on the top of this letter. If you have not made a claim we will refund any amount you have paid for the cancelled period.

**If the worst happens**

If you need to make a claim, please contact us on **01738 626672**, or outside of office hours on **0800 282 652**. To report a potential claim under your Legal expenses cover, please call 0117 934 0571.

## Your Insurance Demands & Needs

Based on our last review of your demands & needs you require cover for your business activities of:

Builder & Solid Fuel Installation including oil storage and supply systems

These activities have an annual revenue of £1,000,000 and 8 employees (full time equivalent).

You have also told us the insurance needs important to you include:

- There were no specific areas of concern

Based on these details and information you have provided as part of the fact find (shown in your Statement of Insurance) and in any subsequent correspondence, our recommendation is the Tradesman Insurance policy from NFU Mutual.

This policy meets your requirements as summarised below and as set out in your Statement of Insurance and Policy Schedule. Your Policy Schedule includes further details about what is insured, the extent of cover and key limits under each section.

- **Property** - to cover your contents and stock against the perils you have chosen.
- **Business Interruption** - to cover loss of income or additional expenses incurred for your business if your activities are impacted by an insured event.
- **Money and Malicious Attack** - to cover loss of money belonging to your business and injury to you or your employees from a violent assault during a theft.
- **Contractors' All Risks** - to cover new contract works (as distinct from the existing buildings and hardware) against physical loss, destruction or damage during the course of the construction.
- **Employers' Liability** - to cover injury to your employees for which you are legally liable in the course of their employment. This cover is a legal requirement for all businesses that have employees who are not immediate family members. This includes friends or volunteers helping out on a temporary basis and labour only sub contractors. For limited companies it is a legal requirement unless the business consists of just one director with at least 50% shareholding and no one else who could be deemed to be carrying out the duties of an employee.
- **Public and Product Liability** - to cover your legal liability for injury to the public or damage to their property arising from your business activities or from products you sell, manufacture or supply.
- **Environmental Liability** - to cover your legal liability for injury or damage from pollution, biodiversity damage or environmental damage in connection with your business. This cover is excluded for certain businesses. Please check your policy booklet for details.
- **Commercial Legal Expenses** - to cover your legal costs and expenses incurred in pursuing or defending incidents in connection with your business. This includes problems with employees, disputes with suppliers or tax enquiries. You need to contact the DAS Legal Expenses helpline as soon as you are aware of a potential claim. Any costs or expenses incurred before written acceptance of the claim will be excluded. For civil claims to be proceeded with there must be a reasonable prospect of success (assessed as at least 51%).
- **Group Personal Accident** - to cover you and/or your employees (as specified) for death or disability following an accident that results in an inability to work. Where cover is extended to include death or disability following an illness this is specified on your schedule.



# Changes to your Tradesman Insurance

<b>Policyholder</b>	H & H Construction (Scotland) Ltd
<b>Policy number</b>	080X3268163/N04
<b>Renewal date</b>	2 June 2020

## 📌 Important Information

This document details the changes to the cover we give under our Tradesman insurance. If we have made a change that's specific to your policy we will tell you in a letter.

## Environmental Liability

The underlying insurance cover for Environmental Liability has not altered. However, we have updated the wording to make it clearer. The clarifications include:

### 1. We have moved excluded trades to the exclusions section

The introduction to the policy wording now reads:

***"YOUR Environmental Liability insurance does not cover certain activities. Please refer to Exclusion 1 in this regard and contact YOUR local office if further guidance is required."***

The following has been added to the exclusions section of the policy:

*"WE will not pay for any liability or costs arising from, out of, or in connection with:*

*the following activities undertaken by YOU or persons present on the INSURED PREMISES with YOUR permission: abstraction and supply of potable water, clothing dyeing and cleaning, ferrous and non-ferrous metal smelting and extraction, sale, supply and distribution of fuel (other than solid fuels), mining and quarrying, steel milling, any speculative property developing where there is no principal or any development activity on Brownfield sites, activities with waste that require a licence, permit or exemption, waste disposal contracting, transport of waste, landfilling, treatment of water or waste."*

### 2. Naturally occurring sources of environmental damage are excluded. An exclusion has been added to make this clearer:

*"liability arising from invasive plant species, including but not limited to, Japanese Knotweed, Himalayan Balsam and Giant Hogweed"*

### 3. Remediation costs are covered by the policy where the insured is legally liable to pay damages. The policy wording has been clarified to make it clearer that these costs are covered when you are making a claim.

*"Where YOU make a claim that is covered by this section, we will also pay on YOUR behalf;*

- 1 COSTS;*
- 2 Any REMEDIATION COSTS that YOU are ordered to pay by an environmental REGULATORY AUTHORITY."*

## Environmental Liability

### 4. The definition of costs has been clarified.

"COSTS

*LEGAL COSTS and PROSECUTION COSTS. Payment of costs for the defence of any EMPLOYEE will be made only at YOUR request.*

*LEGAL COSTS*

*All costs and expenses that YOU incur with OUR prior written consent, to defend a civil claim which is covered by this section. Such costs are to be paid at OUR sole discretion, taking into account the prospects of YOUR defence succeeding.*

*The following are excluded:*

- 1 PROSECUTION COSTS;*
- 2 costs incurred in connection with any regulatory or criminal proceedings.*

*PROSECUTION COSTS*

*All costs and expenses that YOU incur with OUR prior written consent to:*

- 1 defend criminal proceedings brought against YOU by an environmental regulator for any breach of statutory duty, resulting in accidental INJURY or DAMAGE to PROPERTY covered by this section.*
- 2 represent YOU at a Coroner's Inquest or Fatal Inquiry for any breach of statutory duty, resulting in accidental INJURY or DAMAGE to PROPERTY covered by this section.*

*Cover for PROSECUTION COSTS is provided at OUR sole discretion, taking into account the prospects of successfully defending the relevant proceedings or securing a favourable finding at a Coroner's Inquest or Fatal Inquiry and/or any subsequent claim which may be presented in respect of the relevant proceedings and which may be covered by this section.*

*PROSECUTION COSTS does not include:*

- 1 LEGAL COSTS.*
- 2 YOUR liability to pay or contribute towards court costs or the court costs of the prosecuting agency or environmental regulator."*

### 5. Environmental losses can occur over many years (or re- occur). The policy wording has been refined to make it clearer how losses of this nature are covered:

***"Previous Notifications of losses***

*If YOU notify US of any facts, circumstances or events relating to the same originating source which YOU have notified to US previously, the notification shall be deemed to have been made on the date of the original notification."*

### 6. NFUM pay reasonable expenses incurred to avert and/or minimise the risk of legal liability for unforeseen or accidental environmental damage. The "Mitigation costs" wording below has been added to make this clearer.

***"Mitigation costs***

*If YOU discover a POLLUTION CONDITION or ENVIRONMENTAL DAMAGE on the INSURED PREMISES arising from an accidental and unforeseeable event, WE will pay any reasonable expenses incurred by YOU solely to avert and/or minimise the imminent risk of a liability which would be covered by this section. Such expenses will be payable only with OUR prior consent."*

# Tradesman Statement of Insurance

<b>Policyholder</b>	H & H Construction (Scotland) Ltd
<b>Policy number</b>	080X3268163/N04
<b>Date of issue</b>	15 May 2020
<b>Period of insurance</b>	2 June 2020 to noon 2 June 2021

## 📌 Important Information

Your insurance cover is based on the information you have given us, as shown in this Statement of Insurance and your Insurance Schedule. Please check that this information is correct, as failure to disclose accurate information could invalidate your insurance or result in a claim not being paid.

**If any information is incorrect please contact us on 01738 626672 within the next seven days.**

Any changes to information supplied may result in a revised premium, revised terms being offered or even in some circumstances a refusal to offer cover. If any changes disclosed are acceptable to us you will be sent a new Tradesman Statement of Insurance and Insurance Schedule.

***This statement of insurance, your insurance schedule, any certificate of compulsory insurance and policy booklet are to be read together as one contract.***

Your Premium		Premium Breakdown
Insurance Premium		£3,429.80
Mutual Bonus		- £600.22
Insurance Premium Tax (at the current rate)		£339.56
<b>Payment in full</b>		<b>£3,169.14</b>
		or
<b>Payment by instalments</b>	Direct Debit charge 0%	£0.00
Typical APR 0% (variable)	Total Payable	<b>£3,169.14</b>

Please see your payment documents for the exact monthly amounts.

## Insured covers (please see your schedule for full details)

**Property and Business Interruption**  
Contents, Stock, Business Interruption  
**Money and Malicious Attack**  
**Contractors All Risks**  
**Liability**  
Public Liability, Product Liability, Employers' Liability  
**Environmental Liability**  
**Commercial Legal Expenses**  
**Group Personal Accident**

## About your business

Business description	Builder & Solid Fuel Installation including oil storage and supply systems
Agreement to financial risk assessment	Yes
Long term undertaking	5 Years Expires 2025
Handle, store, transport or discharge explosives, gases, asbestos, radioactive material or any materials that will discharge harmful dust, fumes or vapours into the environment	No
Manufacture, import, install or service products for oil, pharmaceutical or chemical industries, medical equipment or products affecting navigation, propulsion, or safety of air or water craft or affect safety of any power station or nuclear installation	No
Supervise or perform work on or at any high hazard locations	No
Anticipated annual turnover for the next 12 months	£1,000,000

## About your business

Years experience in trade/business	5
Risk management company used	Company other than NFU Mutual

## About those people authorised to transact business on your behalf

We take the security of your data and our obligations to comply with data protection very seriously. We will not discuss or accept instructions on this policy from anyone other than the policyholder unless you have given us authorisation to do so.

An authorised person can discuss, make changes, cancel, renew and make a payment on this policy. We will treat any information and instruction from an authorised person as if it had come from yourself. Any person dealing with this policy on your behalf will still need to be able to answer security questions.

You have authorised the following to be able to deal with this policy on your behalf:

Name	Haldane Lindsay
Date of birth	17 June 1981
Name	Rachel Stott
Date of birth	09 October 1981

## About the business and people connected with the business or insured under this policy

You have told us the following about the business, everyone directly connected with the ownership or management of the business and everyone insured under this policy:

- No- one has ever had any insurance refused, cancelled, declared void (as though it never existed), renewal declined or special terms or conditions imposed by an insurer.
- No- one has ever been subject to any bankruptcy proceedings (whether discharged or not) e.g. Individual Voluntary Arrangements (IVAs)/Trust Deeds or been subject to any other statutory insolvency proceedings e.g. Company Voluntary Arrangements (CVAs).
- No- one has had any court judgements (e.g. CCJs) in the past five years.
- No- one has ever been a director of a company which went into liquidation, was put into administration / receivership or subject to arrangements with creditors under statute or, in the last five years, been subject to any court judgements (CCJs).
- No- one has ever been the subject of a disqualification order made by a court under the Company Directors Disqualification Act.
- No- one has ever been convicted of any non- motoring criminal offence\* and no- one has any prosecutions pending.
- No- one has ever been prosecuted for breach of any statutory requirements relating to health and safety.
- No- one has made any claims, suffered uninsured losses or had any claims made against them in the past five years.

\*You are not required to disclose convictions regarded as 'spent' under the Rehabilitation of Offenders Act 1974.

## About your premises at Spectrum House, Inveralmond Place, Inveralmond Industrial Estate, Perth, PH1 3TS

Premises unoccupied or expected to become unoccupied for more than 30 days	No
Sole occupancy of the premises	Yes
Comply with minimum security requirements	Yes
Monitored CCTV	Yes
24hr professional security guards or 24hr working	No
Located within an enclosed development	Yes
Type of heating	Low pressure hot water
Additional heating	Not advised

## Additional information you provided for your Liability cover

Employer Reference Number (ERN)	961/YA01932
Manual workers excluding bona fide subcontractors	6
Employees - clerical only work	Yes
Bona fide subcontractors used	Yes
Total annual turnover	£1,000,000

**Additional information you provided for your Liability cover**

Total annual payments to bona fide subcontractors	£220,000*
Bona fide subcontractors insurances checked	Yes
Work involving written contracts other than JCT or ICE	No
Standalone contracts involving groundworks, plan hire, property developing, roofing or structural steel engineering	No
Excavations of more than 3 metres below ground level	No
Legal liability to pay continuing hiring charges	No
Cradles or slings used	No
Power driven woodworking machinery used	No
Design or advice provided for a fee	No

\*This figure has increased since your previous period of insurance because it is index- linked

**Covers available** (subject to NFU Mutual's acceptance criteria)

Buildings, Contents, Stock, Tools and Money and Malicious Attack, Business Interruption, Terrorism, Contractors All Risks, Goods in Transit, Engineering Inspection, Engineering Insurance, Deterioration of Stock, Employers' Liability, Public Liability, Product Liability, Environmental Liability, Commercial Legal Expenses, Group Personal Accident, Business Travel



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Contact Number: 01738 626672

## Tradesman Insurance Schedule

<b>Policyholder</b>	H & H Construction (Scotland) Ltd
<b>Policy number</b>	080X3268163/N04
<b>Date of issue</b>	15 May 2020
<b>Period of insurance</b>	2 June 2020 to noon 2 June 2021

### ① Important Information

All policies with the original inception dates on or after 1 January 1999 and renewals or reissues of those policies contains a Charitable Assignment condition.

***This schedule, your statement of insurance, any certificates of compulsory insurance and policy booklet are to be read together as one contract.***

***All endorsements that apply to your policy are detailed at the end of this schedule.***

### Reason for issue: Renewal

This schedule replaces your previous schedule.

Your Premium	Premium Breakdown
Insurance Premium	£3,429.80
Mutual Bonus	- £600.22
Insurance Premium Tax (at the current rate)	£339.56
Direct Debit Charge	£0.00
<b>Total Premium</b>	<b>£3,169.14</b>

### Policy Endorsements

Endorsement 1 - Long Term Undertaking

### Business description

Builder & Solid Fuel Installation including oil storage and supply systems

### Premises address

Spectrum House Inveralmond Place, Inveralmond Industrial Estate, Perth, PH1 3TS

### Property and Business Interruption at Spectrum House Inveralmond Place

#### Contents

Covered for the following perils

Fire, Aircraft, Explosion, Storm and Flood, Earthquake, Escape of Water, Impact, Riot and Malicious Persons, Theft, Accidental Damage

General Contents including tools and portable power equip/ machinery/equip and tenants improvements

Basis of cover

Day one reinstatement

Declared value

£18,005\*

Sum insured (including inflationary provision)

£20,705

Location

Premises

#### Stock

Covered for the following perils

Fire, Aircraft, Explosion, Storm and Flood, Earthquake, Escape of Water, Impact, Riot and Malicious Persons, Theft, Accidental Damage

General Stock

**Property and Business Interruption** at Spectrum House Inveralmond Place

Basis of cover	Indemnity
Sum insured	£4,499*
Location	Premises
<b>Business Interruption</b>	
Sum insured	£1,500,000
Maximum indemnity period	12 months
Book debts	£25,000
Customers and suppliers	15% of sum insured

\*Increased by appropriate indexation

**Excesses for Property** at Spectrum House Inveralmond Place

Voluntary	Nil
<b>The following excesses apply in addition to the voluntary excess</b>	
Fire, Aircraft and Explosion	Nil
Storm and Flood	£250
Earthquake	Nil
Escape of Water	£250
Impact	£250
Riot and Malicious Persons	£250
Theft	£250
Accidental Damage	£250
Accidental Breakage of Fixed Glass	£150
All other losses	£250

**Money and Malicious Attack****Money**

In transit or in the bank night safe	£5,000
In your premises during business hours	£5,000
In a locked safe in your premises outside business hours	£5,000
In gaming, amusement or vending machines	£250
In other circumstances	£500
Monetary documents	£250,000

**Malicious Attack**

Death	£10,000
Loss of limbs, sight, speech or hearing	£10,000
Permanent total disability	£10,000
Temporary total disability	£100 per week for maximum of 104 weeks
Temporary partial disability	£50 per week for maximum of 104 weeks
Damage to personal effects	£500 per person

**Contractors All Risks**

Covered for the following perils	Fire, Aircraft, Explosion, Storm and Flood, Earthquake, Escape of Water, Impact, Riot and Malicious Persons, Theft, Accidental Damage
Maximum contract duration	Up to 18 months
Contract works sum insured	£500,000
Total value of own machinery and plant	£60,000, Single article limit £50,000
Total value of hired in machinery and plant	£100,000, Single article limit £50,000

**Excesses for Contractors All Risks**

Employees' own tools and personal effects	£50
Theft	£250
All other losses	£250

**Endorsements for Contractors All Risks**

Endorsement 2 - Builders - Alteration, Maintenance and Repair (Private Dwellings and Small Commercial)  
 Endorsement 3 - Builders - New (Private Dwellings and Small Commercial)

**Liability**

Public Liability limit of indemnity	£5,000,000 any one incident
Product Liability limit of indemnity	£5,000,000 in total for any one period of insurance

## Liability

Employers' Liability limit of indemnity	£10,000,000 any one incident
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## Excesses for Liability

Property damage	£250
Damage arising from use of heat	£500
Damage to underground services	£500

## Endorsements for Liability

Endorsement 2 - Builders - Alteration, Maintenance and Repair (Private Dwellings and Small Commercial)
Endorsement 3 - Builders - New (Private Dwellings and Small Commercial)
Endorsement 4 - Woodworking Machinery Exclusion

## Environmental Liability

Limit of indemnity	£1,000,000 in total for any one period of insurance
Retroactive date	7 September 2010

## Excesses for Environmental Liability

Environmental Liability	£500
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## Commercial Legal Expenses

Limit of indemnity	£250,000
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## Excesses for Commercial Legal Expenses

Contract disputes above £5,000	£500
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## Group Personal Accident

<b>Description of group</b>	Company Director
Number of people in group	1
<b>Accident covers</b>	
Death	£50,000
Loss of limbs, sight, speech or hearing	£50,000
Permanent total disability	£50,000
Temporary total disability	£500 per week
Temporary partial disability	£200 per week
<b>Illness cover</b>	
Temporary total disability	£500 per week
<b>Weekly benefits</b>	
Deferment period	1 week
Payment period	104 weeks

## Endorsements for Group Personal Accident

Endorsement 2 - Builders - Alteration, Maintenance and Repair (Private Dwellings and Small Commercial)
Endorsement 3 - Builders - New (Private Dwellings and Small Commercial)

## Warranties

The warranties in your policy booklet and those applied by endorsement are particularly important. They state standards you must meet and actions you must take. If you fail to keep to them, and this causes or contributes to an insured loss, you may lose your right to payments for that claim.

You should check the warranties whenever you make a change to your property or to your business procedures.

Full details of each warranty can be found in your policy booklet.

### PROPERTY

**Security Protections** - actions you must take to keep premises secure.

**Trade Waste** - actions to take to manage and remove waste materials.

**Stock in Basements & Cellars** - actions to take when storing stock in basements & cellars.

**Fire Extinguishing Appliances & Fire Break Doors & Shutters** - actions to take to ensure equipment is in working order.

## Warranties

### **MONEY & MALICIOUS ATTACK**

**Security & Record Keeping** - actions to take to keep premises secure, keep records of money and monetary documents and secure money in transit.

### **PUBLIC AND PRODUCT LIABILITY**

**Use of Heat** - actions and precautions to take when using any type of equipment to do work applying heat. This includes the protection of combustible materials, carrying out checks before and after working and safe storage of gas cylinders.

**Underground Services** - actions to take before any digging, drilling, boring, earth moving or excavation work to protect underground pipes, cables and other services.

## Endorsements

### **Endorsement 1:**

#### **Long Term Undertaking**

The net premium (before the application of any tax) of all eligible sections of this policy has been discounted by 15% (except for any section subject to a minimum premium) in return for YOU having undertaken to offer to renew the insurance annually for a period of 5 years until renewal of your policy in 2025.

YOU may withdraw from this undertaking at any renewal date, if WE increase the premium rate or otherwise apply terms which restrict the cover or are more severe than the terms applying previously.

YOU can reduce the amount of any insurance to reflect any reduction of value or business activity.

WE are not under any obligation to renew the insurance.

Payment of the premium due will be deemed acceptance by YOU of this endorsement.

### **Endorsement 2:**

#### **Builders - Alteration, Maintenance and Repair (Private Dwellings and Small Commercial)**

WE will not pay for liability, DAMAGE, ACCIDENT or ILLNESS:

1 other than arising from alteration, maintenance and repair work in connection with:

a) private dwellings including bungalows, shops, offices, public houses, guest houses or hotels not exceeding four storeys in height (including the ground floor and attic); and/or

b) single storey buildings other than bungalows, not exceeding 6 metres in height.

2 arising from demolition unless in connection with any work described in paragraph 1 above.

3 arising from piling, water diversion or the use of explosives.

### **Endorsement 3:**

#### **Builders - New (Private Dwellings and Small Commercial)**

WE will not pay for liability, DAMAGE, ACCIDENT or ILLNESS:

1 other than arising from the erection of new:

a) private dwellings including bungalows, shops, offices, public houses, guest houses or hotels not exceeding four storeys in height (including the ground floor and attic); and/or

b) single storey buildings other than bungalows, not exceeding 6 metres in height.

2 arising from demolition, the making of roads or the laying of pipes, drains and sewers unless in connection with the erection of any new building detailed in paragraph 1 above.

3 arising from piling, water diversion or the use of explosives.

### **Endorsement 4:**

#### **Woodworking Machinery Exclusion**

The Employers' Liability cover of this section is amended as follows:

WE will not pay for liability arising from the use of any power driven woodworking machinery other than by portable hand held tools.

## Information about our

# Insurance Services

### Our statutory status

M E Hebbourn, K E Neill & M A J Robb is an appointed representative of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual), Tiddington Road, Stratford upon Avon, Warwickshire CV37 7BJ.

M E Hebbourn, K E Neill & M A J Robb acts for and on behalf of NFU Mutual as an insurance intermediary.

NFU Mutual is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority. Financial Services Register number 117664. You can access the Financial Services Register from the FCA website [www.fca.org.uk](http://www.fca.org.uk) or by calling the FCA on 0800 111 6768.

### About our general insurance services

We offer products from NFU Mutual. We can also source additional products from selected providers. If this is the case, we will tell you their name.

We provide both advised and non advised sales depending on the type of insurance being arranged.

#### Advised Sales

We will make a recommendation for you after we have assessed your demands and needs. The Demands & Needs statement in your policy documents will confirm our recommendation.

#### Non Advised Sales

We will identify your demands and needs and provide you with information on the product so that you can decide how to proceed. We will not make a recommendation to you and the Demands and Needs statement in your policy documents will confirm this.

For both advised and non advised sales, we will explain the options available to you and answer the questions you may have on the cover, benefits, exclusions and limitations of the policy.

### About our life insurance services

If you require advice on life, pensions and investments products we can introduce you to an NFU Mutual Financial Advisor who can carry out a financial planning review with you.

### What will I have to pay for your services?

You will not be charged a fee for our general insurance services.

When we sell you a policy, NFU Mutual pays us a percentage commission from the total premium. If this sale contributes to us reaching specific sales targets and quality standards, NFU Mutual may also reward us with additional incentives, such as bonus payments.

You are entitled at any time to request information regarding any commission which we have received as a result of placing your insurance.

### What do I do if I want to complain?

If you are unhappy with the service you receive, please tell us straight away as we would like the chance to put things right. You can do this by calling us on 01738 626672 or in writing. You can also use our website [www.nfumutual.co.uk/complaints](http://www.nfumutual.co.uk/complaints) to find out more information or to make a complaint.

If you remain unhappy with the outcome you may be able to refer your complaint to the Financial Ombudsman Service. For more information visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) or call 0800 023 4567 (landline) or 0300 123 9123 (mobile).

### Am I entitled to compensation?

NFU Mutual is covered by the Financial Services Compensation Scheme (FSCS), which means that you may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of policy you have and the circumstances of the claim. You can find out more at [www.fscs.org.uk](http://www.fscs.org.uk) or by calling 0800 678 1100.



**NFU Mutual**



## Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

**This policy covers the holding company and only the named subsidiaries**

**Policy number** 080X3268163/N04

**1. Name of policyholder** H & H Construction (Scotland) Ltd

**2. Date of commencement of insurance** 2 June 2020

**3. Date of expiry of insurance** Noon 2 June 2021

We hereby certify that subject to paragraph 2:-

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey or the Island of Alderney **(b)**
2. **(a)** The minimum amount of cover provided by this policy is no less than £5million **(c)**

Signed on behalf of

**The National Farmers Union Mutual Insurance Society Limited (Authorised Insurer)**

Head Office: Stratford upon Avon



Steve Bower  
Customer Services Director

### Notes

- (a)** Where the employer is a company to which regulation 3 (2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3 (1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.



# Certificate of Public and Product Liability Insurance

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<b>Policy number</b>	080X3268163/N04
<b>1. Name of policyholder</b>	H & H Construction (Scotland )Ltd
<b>2. Date of commencement of insurance</b>	2 June 2020
<b>3. Date of expiry of insurance</b>	Noon 2 June 2021
<b>4. Business(es)</b>	Builder & Solid Fuel Installation including oil storage and supply systems
<b>5. Limit of indemnity</b>	
Public Liability	£5,000,000
Product Liability	£5,000,000

This is to certify that the policyholder is insured under the above numbered policy, subject to the terms and conditions agreed with the Insurer.

Signed on behalf of

**The National Farmers Union Mutual Insurance Society Limited (Authorised Insurer)**

Head Office: Stratford upon Avon



Steve Bower  
Customer Services Director

*This certificate does not form part of the policy / contract with NFU Mutual. It is a summary of the cover in force and full details are found in the policy.*

