

Aviva Tradesman's Liability Insurance Policy Summary

This is a summary of the standard cover available under the Aviva Tradesman's Liability Insurance policy. The summary does not include all the policy benefits, limits and exclusions; full terms and conditions can be found in the policy wording, a copy of which is available from your insurance adviser on request. The policy, and not this summary, is the basis of the contract of insurance.

Aviva Tradesman's Liability Insurance Policy

The Aviva Tradesman's Liability Insurance Policy is an annual insurance contract that gives cover for business insurances. The policy is underwritten by Aviva Insurance Limited. English Law applies to the contract.

If you are an individual, taking out a policy that covers you for both business and personal use could mean that you lose certain regulatory protections that would be available to you if you bought the cover for personal separately. These include the right to cancel the policy without penalty within 14 days and stricter regulation of product disclosure and claims handling.

The cover may be varied to meet your individual needs and any variations from standard will be detailed in any quotation given and thereafter in the policy schedule. The numbers of principals, partners and employees must be accurate; otherwise the validity of your cover could be affected.

The covers available are Liability and Tools. The sections you have chosen and the extent of cover will be shown on your policy schedule.

Section 1 – Liabilities (Standard Cover)

Principal Cover and Benefits of Section 1

Covers legal liability to pay compensation in the event of accidental injury or damage to property arising in the course of the business, as detailed below. The standard maximum amount payable for public and product liability can be increased on request.

This contract can cover a maximum of 10 manual workers including labour only sub contractors.

	Cover	Maximum amount payable
Public Liability (Standard Cover)	Compensation to members of the public in the event of accidental injury, damage to property or obstruction, trespass, nuisance, or interference with any right of air, light, water or other easement.	£1,000,000 for any one event
Employers Liability (Optional Cover)	Injury to employees in the course of their employment by you	£10,000,000 for any one event

In each case claimant's costs and expenses and legal costs and solicitor's fees are payable.

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Principal Cover Extensions to Section 1

The following are additions to cover that are included as standard with cover taken under Section 1 so do not need to be additionally requested to be included:-

Indemnity to Principal	Leased, Hired or Rented Premises
Health and Safety at Work Act 1974	Motor Contingent Liability
Court Attendance	Temporary Occupation of Buildings
Temporary Employees	Defective Premises Act Liability

Please refer to Section 1 of the policy wording for the full details of cover provided by these extensions.

Principal Exclusions to Section 1

- Costs incurred by anyone in recalling, removing, repairing, rectifying, replacing, reapplying or guaranteeing any product supplied
- Liability caused through any products supplied which are used to the knowledge of the Insured in connection with certain hazardous locations or equipment as detailed in section 1 of the policy wording
- Liability arising in connection with work on some specified hazardous locations which are detailed in Section 1 of the policy wording
- Liability arising in connection with certain equipment which is detailed in Section 1 of the policy wording
- Liability assumed under agreement
 - Unless the conduct and control of claims is vested in Aviva
 - To arrange insurance under the terms of clause 21.2.1 of the JCT Standard Form of Building Contract or any other contract condition requiring insurance of a like kind
 - Relating to the performance of work outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
 - Relating to any product supplied
 - Relating to loss of or damage to property forming the subject of a contract for work
- Liability arising
 - Out of pollution or contamination unless caused by a sudden, identifiable, unintended, and unexpected incident; the maximum liability of the company for pollution or contamination which is deemed to have occurred during any one period of insurance is £1m in aggregate
 - Through the defective design, plan, formula, or specification of products supplied
 - Out of technical, professional or remedial instruction and advice given for a fee or for which a fee would normally be charged
- The cost of making good, replacement or reinstatement of defective work carried out by the Insured
- Damage to property belonging or held in trust by or in the custody or control of the Insured or an employee
- Claims made in any country outside the European Union
- Products knowingly supplied directly or indirectly to the USA or Canada
- Liability for property being worked on where the damage is the direct result of the work undertaken
- Liquidated damages, fines or penalties exemplary, punitive or multiplied damages
- Liability arising out of asbestos apart from specified exceptions as detailed in Section 1 of the policy wording
- Liability arising out of
 - The possession, ownership or use of mechanically propelled vehicles used in circumstances in respect of which insurance is necessary to meet the requirements of road traffic legislation
 - Aircraft, aerial device, hovercraft or watercraft
- The first amount, as detailed in the quote or schedule, of any property damage claim.

Please refer to Section 1 of the policy wording for the full details of all the exclusions.

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Section 2 - Tools (Optional Cover)

Principal cover and benefits of Section 2

Cover	Maximum Amount Payable
Damage to hand tools up to £250 per item	£1500 per person during any one period of Insurance

Principal Cover Exclusions to Section 2

- Damage which is not identifiable with a specific event
- Wear and tear, rust and other gradual deterioration, condensation, mechanical or electrical breakdown or any process of cleaning repair or restoration
- Tools left unattended unless contained in a securely locked building or a secured motor vehicle
- Theft by an employee
- Certain high risk property as detailed in special clause S of the policy wording
- Consequential loss of any kind
- The first £100 of any claim or higher amount if specified in the schedule

Please refer to special clause S of the policy wording for the full details of all the exclusions.

Principal General Policy Exclusions

Terrorism

This policy excludes all losses arising from, caused by, or contributed to by terrorism, except for employers liability where cover is subject to a limit of £5,000,000 for any one event and public and / or products liability where cover is subject to a limit of £2,000,000 or any other amount specified in the policy for public and / or products liability whichever is the lower.

Please refer to the General Conditions and Exclusions section of the Policy Wording for full details of all the general policy exclusions.

Cancellation Procedure

There is no option for you to cancel this policy once it has been incepted until the renewal of the policy unless the business ceases, closes or is sold.

Claim Notification

Contact the Aviva Claims Department on **0500 114477**. The line is open 24 hours, 365 days a year. The claims handler will ask your name, policy number and full details of the loss circumstances. You will be advised on the procedures and what documentation is required by us to deal with your claim. Full claims procedures are noted in the Policy Wording under the General Conditions section.

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Complaint Procedure

If you are unhappy with any part of our service, please follow the steps below.

Step 1- Contact our Complaints Manager, Barclay House, Pontygwindy Road, Caerphilly, Mid Glamorgan. CF83 2WJ.

Step 2 - If your complaint is not resolved, contact the Chief Executive UK Insurance, Aviva, Surrey Street, Norwich. NR1 3NS.

Step 3 - If you are not satisfied with our final decision and your business Turnover is less than £1 million you can write to the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Please see the last page of the Tradesman's Liability policy wording for the full details of the complaints procedures.

Financial Services Compensation Scheme

In the event that Aviva Insurance Limited is unable to meet its obligations you may be entitled to compensation from the Financial Services Compensation Scheme; their telephone number is **0207 8927300**. More information can be found at **www.fscs.org.uk**