



redefining / standards

Date of issue
21 November 2022
Policy number
AB CPI 4526552
Policy wording version
Design & Construct
CLPI0003PE

Your policy

Important information

- We have used the information in this document, your proposal and any other information you have supplied to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - The schedule
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance adviser.
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance adviser if any of these details need to be changed

Your broker's details

Name ATTIS INSURANCE BROKERS LTD

Your Schedule

Professional indemnity insurance

Your details

The insured	Blue Aardvark Joinery Ltd
Correspondence address	Purvis Building Leeholme Road Billingham Cleveland TS23 3TA

Helpful information

• **The insured** is the person, firm, company or organisation legally entitled to receive protection of the insurance in the event of a valid claim

Your premium

Premium	£ 8,457.60
Insurance Premium Tax (IPT) at the current rate	£ 1,014.91
Total amount payable	£ 9,472.51

Your period of insurance

Date this policy starts	10 November 2022
Date this policy expires	09 November 2023
Renewal date	10 November 2023

Your retroactive date

Retroactive date	NONE
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• In the event of a claim you will only be covered for work carried out on or after the **retroactive date**

Your business details

Professional business	Carpenters And Joiners
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Your covers

section		limit of indemnity	excess
Professional indemnity	✓ covered	£5,000,000	£2,500

• **Excess** is the first part of each and every claim paid by you

Endorsements that will apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

S044A Fire combustibility exclusion

The following applies to **your policy**. This will apply irrespective of anything contained in **your policy** to the contrary:

• An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover

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1 The definition of **Claim(s)** in **your policy** is deleted and replaced by the following

Claim(s)

Any verbal or written demand, notice or communication from a third party

- 1 making an assertion for legal remedy or any other form of compensation or remedy
- 2 containing reference to, or serving notice of, intent to start legal proceedings
- 3 invoking any pre-action protocol as set under the Civil Procedure Rules and/or
- 4 referring to arbitration, adjudication or complaint proceedings
- 5 alleging or asserting the rendering of any property unfit for habitation

2 **Fire combustibility exclusion**

We will not cover any **claim** or **claim circumstance** arising directly or indirectly out of, or in any way connected with, any actual or alleged failure of any product, material or system used in the construction, alteration, repair, treatment or refurbishment of any building or structure to comply with applicable regulations in respect of the performance of combustibility, fire resistance or fire protection.

All other terms remain unaltered.

S012A Any one claim limit, defence costs inclusive, excess applies to defence costs

The following applies to **your policy**. This will apply irrespective of anything contained in **your policy** to the contrary:

Any one claim limit, defence costs inclusive, excess applies to defence costs

The most **we** will pay in total for all **defence costs, loss**, claimant's costs, fees, expenses or any other costs resulting from each **claim** is the **limit of indemnity**.

The **excess** does apply to **defence costs**, but does not apply to Court attendance costs cover or Formal investigation costs cover.

All other terms and conditions are unaltered.

S050A EWS1 form exclusion (non-RICS)

The following applies to **your policy**. This will apply irrespective of anything contained in **your policy** to the contrary:

EWS1 form exclusion

We will not cover any **claim** arising directly or indirectly from the provision of or completion of an EWS1 form (or as revised).

All other terms and conditions are unaltered.