

This document provides a summary of the cover provided. You should refer to the policy document for the full terms and conditions and for any specific exclusions and conditions which may have been applied to the policy.

This Insurance is underwritten by: ACE European Group Ltd

Period of Cover	Normally period of contract plus maintenance period specified by contract
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This type of cover is normally only arranged where required under contract conditions

21-2-1 INSURANCE		
Significant features & benefits	Significant and unusual exclusions or limitations	Sections of the policy that contain further details
<p>Indemnifies the Insured in respect of any expense liability loss claim or proceedings which the Employer to the contract may incur arising out of the contract work for damage to property other than the work being carried out caused by</p> <p>collapse</p> <p>subsidence</p> <p>heave</p> <p>vibration</p> <p>weakening or removal of support</p> <p>lowering of ground water</p> <p>Limit of Liability: will be specified in the contract conditions</p> <p>Cost and expense are included</p>	<p>Damage caused by the negligence of the contractor or anyone for whom the contractor is responsible (Public Liability cover)</p> <p>Damage arising from defective design of the work (Professional Indemnity cover)</p> <p>Damage which is inevitable</p> <p>Damage which is the responsibility of the Employer under the contract</p> <p>Breach of contract or Penalty Clauses</p> <p>Radioactive Contamination</p> <p>War Risks</p> <p>Pollution</p> <p>Excess - will be notified for the individual contract</p> <p>Insurers written consent required</p>	<p>Policy Exceptions</p> <p>Policy Extension</p>

CONDITIONS		
Condition	Significant and unusual Exclusions or Limitations	Section of the Policy that contains further details
Changes in fact	The policy shall cease to be in force if the risk is materially increased unless agreed by the Company in writing	Conditions
Precautions	<p>The Insured must take all reasonable care</p> <p>a) to prevent any loss or damage</p> <p>b) to make good or remedy any defect or danger</p>	Conditions
Claims Procedure - (Insured's duties)	<p>a) The Insured must notify the Company as soon as possible after any event which may give rise to a claim with full particulars</p> <p>b) shall supply any such particulars information and assistance as may reasonably be required</p> <p>c) no admission of liability shall be made without the Company's written consent</p> <p>d) immediate action should be taken to prevent further loss</p>	Conditions

CONDITIONS continued		
Condition	Significant and unusual Exclusions or Limitations	Section of the Policy that contains further details
Claims Procedure - (Company's Rights)	The Company shall be entitled to conduct in the Insured's name the defence or settlement of any claim to recover compensation or secure indemnity	Conditions
Claims Procedure - (Discharge of Liability)	The Company may at any stage pay the Insured the Limit of Indemnity in full and final settlement	Conditions
Other Insurances	If a loss under this insurance is covered by any other insurance then the Company shall not provide indemnity except in respect of any excess beyond the amount but for the existence of this policy would be payable	Conditions
Cancellation	The Company may cancel the Policy at any time by sending 30 days notice by registered letter to the Insured's last known address	Conditions

Claim Notification

Any loss, destruction, damage, bodily injury or proceedings must be notified as soon as reasonably possible to Ingham Underwriting at either:

Premier House, College Road, Ripon, North Yorkshire, HG4 2BP or

Pearl Assurance House, 15-17 Waterloo Road, Wolverhampton, West Midlands, WV1 4DJ

Complaints

Any complaint you may have regarding your policy should be addressed to the Intermediary who arranged your Insurance Policy or if you are not satisfied with the way the complaint has been handled to Ingham Underwriting at either:

Premier House, College Road, Ripon, North Yorkshire, HG4 2BP or

Pearl Assurance House, 15-17 Waterloo Road, Wolverhampton, West Midlands, WV1 4DJ

Cancellation Rights

You have the right to cancel the policy at anytime, however any return premium allowable is totally at the discretion of the Underwriters

Compensation

In the event that ACE European Ltd is unable to meet its liabilities, you may be entitled to compensation from the Financial Services Compensation Scheme