



Contractor

Complete Contractor

Policy Summary



Policy Summary

keyfacts

This is a Policy Summary only and does not contain full terms and conditions of the contract of insurance. Some of the covers will only apply if you have chosen to take the option selected. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

What is Complete Contractor?

Complete Contractor is designed for small businesses, operating in a wide range of contracting trades and professions covering a range of risks - all in one simple policy. It is underwritten by Allianz Cornhill. Complete Contractor offers a Public Liability policy with optional sections to enable you to design the policy to meet your exact needs.

Will I have any cancellation rights?

You have a right to cancel the policy within a 14 day period and receive a return of any premium paid.

This is subject to certain terms, full details of which can be found in the policy wording, a copy of which is available on request.

How do I make a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Allianz Cornhill Insurance PLC,
57 Ladymead,
Guildford, Surrey,
GU1 1DB.

Alternatively phone: 01483 552438

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service.

Full details of our complaints procedure will be found in your policy documentation.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if Allianz Cornhill were unable to meet its liabilities?

In the event that Allianz Cornhill is unable to meet its liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Full details are shown in the policy wording a copy of which is available on request.

Policy Duration

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable.

Core Covers

keyfacts

Public and Employers Liability – Policy Sections 1 and 2

Significant Features and Benefits

Public Liability - covers your legal liability in connection with your business to members of the public for accidental injury or accidental damage to material property. Limits of indemnity available £1m, £2m or £5m

Principal/Employer Extension - cover extends to include the legal liabilities of anyone you are carrying out work for under a contract in respect of that work

Health and Safety at Work Legal Defence costs - provides legal and other costs incurred in defending prosecutions

Contingent Motor Liability- covers you against liability for motor vehicles not owned or provided by you in connection with the business

Court Attendance Compensation - covers court attendance as a witness by any partner, director or employee in connection with a claim. Compensation limits are:

- £250 for each days attendance for partners and directors
- £150 for each days attendance for an employee

Employers Liability -

if the optional cover is selected

Covers your legal liability to your employees for death or injury in the course of their employment with you up to £10 million any one claim

Significant Exclusions or Limitations

- injury to any employee: under the Public Liability section
- loss of or damage to property belonging to you or in your charge or control except premises occupied by you for temporary work
- liability for loss of or damage to goods sold, supplied, delivered, installed or erected
- the cost of recalling or refunding a defective product or rectifying faulty work
- liability arising out of ownership, possession or use of any mechanically propelled vehicle and attached trailer (other than the operation of mechanical plant as a tool) or any water craft, aircraft or spacecraft
- liability arising out of error or omission in any advice, design, formula, specification, inspection, certification or testing performed for a fee
- loss or damage to contract works undertaken under a contract or under JCT Clause 21.2.1
- loss or damage due to pollution or contamination unless caused by a sudden and unintended incident
- fines, penalties or liquidated, aggravated, punitive or exemplary damages
- injury to any employee where motor insurance is required by law to be in force
- manual work undertaken outside of the EU in respect of Public Liability
- work on an offshore installation or travelling to or from
- property damage excess of £250

Public and Employers Liability – Policy Sections 1 and 2 Continued

Significant Features and Benefits	Significant Exclusions or Limitations
	<p>Conditions</p> <p>Fire Precautions</p> <p>When using heat equipment or angle grinders, cover is subject to you, your employees or any sub contractors complying with this condition which has specific requirements for safe working and additional precautions that must be taken to prevent fire. If you fail to comply your policy may not operate.</p> <p>Underground Services Risk Management</p> <p>When carrying out any digging or excavation work, cover is subject to you, your employees or any sub contractors complying with this condition which has specific requirements that must be taken to prevent damage to underground services. If you fail to comply your policy may not operate.</p> <p>Bona Fide Subcontractors</p> <p>You must ensure that any bona fide sub contractors used by you have Employers Liability and Public Liability insurance in force, with a minimum Limit of Indemnity of £1M for Public Liability. If you fail to comply your policy may not operate.</p>

Temporary Employees – Policy Sections 1 and 2

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Cover for Public Liability and Employers Liability for up to 3 temporary employees</p> <p>Public Liability limit of indemnity reflective of the main cover. Employers Liability limit of indemnity £10m</p> <p>Note - cover not available for some trades.</p>	<ul style="list-style-type: none"> • limited to a maximum of 100 days in any one period of insurance • cover only applies if you employ at least one permanent member of staff • property damage excess of £250

Tools – Policy Section 3

Significant Features and Benefits

Covers loss of or damage to hand tools or hand held portable power tools and parts for sums insured of £1,000 or £1,500 per person with a single article limit of £300.

(Note this cover is not necessarily required if the Contract Works option is selected.)

Significant Exclusions or Limitations

- theft or theft damage of tools:
 - by you or any partner director family member or anyone employed by you
 - left unattended unless stored in a securely locked building
 - from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and all the keys are removed, and between the hours of 9.00 pm and 6.00 am is kept in a securely locked building.
- loss due to unexplained disappearance or inventory shortage
- wear and tear, depreciation, electrical or mechanical breakdown, failure or breakages
- loss or damage to any mechanically propelled vehicle or waterborne vessel or craft
- loss or damage outside of the UK
- £100 excess
- any consequential loss

Contract Works – Policy Section 4

Significant Features and Benefits

Covers loss or damage to

- contract works - up to the contract price limit
- own plant and tools, temporary buildings
- plant, tools and temporary buildings on hire
- employees tools and personal effects

Sums insured and limits are fixed, dependent on the band selected

Inflation Protection - up to an amount not exceeding 10% of the sum insured

Removal of debris - the cost of removal of debris up to 10% of the sum insured

Employer's Interest - the interest of any Employer for whom you are carrying out a contract

Professional Fees - the maximum contract price includes architects, surveyors, consulting engineers and other fees

Property Stored - covers site materials temporarily stored within the UK

Property in Transit - covers the property insured whilst in transit

Negligent breakdown of hired plant up to £5,000 any one item, subject to a £250 excess. Also covers continuing hire charges following loss or damage up to £10,000 any one loss

Property awaiting sale - private dwellings built but unsold are covered for a period of 90 days after completion for up to £100,000 any one claim subject to a £500 excess and subject to security requirements for all showhomes when closed for business

Significant Exclusions or Limitations

- loss or damage to any mechanically propelled vehicle (other than the operation of mechanical plant as a tool) or any aircraft, locomotive, water craft
- loss or damage to property part of any structure which existed prior to the start of the contract works, or property more specifically insured
- property for which you have no responsibility under contract conditions
- plant, tools and temporary buildings on hire unless under the Contractors Plant Association hire conditions
- defects in design, plan, specification, materials or workmanship
- loss or damage due to mechanical or electrical breakdown or derangement, wear, tear, or other deterioration, unexplained disappearance or inventory shortage, trees, shrubs and plants caused by frost or the failure to germinate
- computer equipment in excess of £2,500
- caused by pollution or contamination
- attributable to changes in water table level
- penalties, financial or consequential loss due to delay or failure to perform any work or contract
- loss or damage arising out of use or occupation of the contract works by any owner, occupant or tenant
- loss or damage outside the UK
- excesses as follows
 - employees tools £100
 - theft/malicious damage £500
 - all other losses £250
- money
- theft or theft damage of tools:
 - by you or any other partner, director, family member or anyone employed by you
 - left unattended unless stored in a securely locked building
 - from any unattended vehicle, unless the vehicle has all points of access closed and secured by all the locks and other protections fitted, and all the keys are removed, and between the hours of 9.00pm and 6.00am is kept in a securely locked building.

Personal Accident – Policy Section 5

Significant Features and Benefits	Significant Exclusions or Limitations
<p>Covers you or your partners or working directors against accidents occurring at work or in leisure time</p> <p>A choice of up to five units per person. One unit:</p> <ul style="list-style-type: none"> • Permanent total disablement - £10,000 • Temporary total disablement - £40 per week <p>Weekly benefits payable for up to 104 weeks</p> <p>Compensation payable for permanent total disablement will be in accordance with the scale shown in the policy wording.</p>	<ul style="list-style-type: none"> • caused by or due to an existing physical or mental condition • motor cycling, winter sports (other than curling or skating) mountaineering or rock climbing (using ropes or guides), pot-holing, caving, any underwater activities using breathing apparatus, combat sports, hunting, riding or driving in any race • aviation other than as a fare paying passenger • due to suicide, intentional self injury, insanity or the influence of alcohol or drugs, pregnancy or childbirth, sexually transmitted diseases, HIV including AIDS • work on an offshore installation or travelling to or from • weekly compensation for the first two weeks of temporary disablement • see policy wording for event and aircraft accumulation limits <p>Condition - Age Limitation</p> <p>The cover will terminate at the end of the insurance period during which the age of 65 is attained.</p>

Policy Exclusions (Policy pages 8-11)

keyfacts

- War and similar risks
- Radioactive contamination
- Riot and civil commotion in Northern Ireland
- Computer hardware or software damaged by programming or operator error, virus or similar mechanism, hacking or malicious persons
- Failure of computers or other equipment to correctly recognise any date.
- work at specific locations: motorways, railways, bridges, tunnels, airports, harbours, docks, reservoirs, oil refineries, power stations, mines, collieries, blast furnaces, gas works, bulk oil petrol or chemical storage facilities or on ships, aircraft, towers, steeples or chimney shafts
- hazardous work: demolition work (other than as specified in the policy), quarrying, blasting or diving operations, water diversion, work involving dams, excavations exceeding a depth of 2 metres from the surface, the construction of public roads or main sewers
- Terrorism except for:
 - Employers Liability where cover is limited to £5M
 - Public and Products Liability where a limit of £5M will apply unless a lower Limit of Indemnity is shown in the policy schedule
 - Personal Accident cover will only exclude Terrorism due to nuclear, chemical or biological contamination.

Additional Information

Law Applicable & Policy Language

Unless agreed otherwise we will apply English Law. The language of the policy and all communications with you will be in English.

Please Read the Policy

Please read the policy and the policy schedule carefully and make sure that it meets your needs and that you understand its terms, conditions, limits and exclusions.

If you wish to change anything or if there is anything you do not understand please notify your insurance adviser or the Allianz Cornhill office that issued your policy. If you fail to notify us of any changes you require, your policy may not operate or not operate fully.

Notifying a Claim

keyfacts

If an accident, loss or damage occurs or any circumstances arise which may cause a claim to be made:

- You should notify your insurance adviser (or alternatively you can contact us at one of our claims handling offices):
 - promptly, if an incident occurs that may lead to you making a claim
 - immediately, in the event of a serious accident, loss or damage
 - please provide your policy number and as much information as possible about the claim

Allianz Cornhill Claims Handling Offices

Birmingham

PO Box 11309
Birmingham, B37 7WZ
Tel: 0845 071 5151

Bristol

PO Box 2198
Bristol, BS99 7LH
Tel: 0845 071 2121

Glasgow

PO Box 26725
Glasgow, G2 5YB
Tel: 0845 071 2727

Leeds

PO Box 564
Leeds, LS1 4WJ
Tel: 0845 071 0347

Manchester

PO Box 361
Manchester, M50 3YZ
Tel: 0845 071 0340

Milton Keynes

PO Box 5525
Milton Keynes, MK9 2XR
Tel: 0845 071 0335

Woking

PO Box 952
Woking GU21 6XQ
Tel: 0845 071 9191

www.allianzcornhill.co.uk

Allianz Cornhill Insurance plc. Registered in England number 84638.

Registered Office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.

Allianz Cornhill Insurance plc is a member of the Association of British Insurers and the Financial Ombudsman Service.

Allianz Cornhill is authorised and regulated by the Financial Services Authority, registration number 121849.

This can be checked by visiting the FSA website at www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.