



MASTER TRADESMAN PLUS STATEMENT OF INSURANCE

Policy No. _____
Agreement No _____
Agency No. 10866
Ref. _____

IMPORTANT

Read the following information carefully. This forms the basis of your contract of insurance with us and you must let your broker know if any of the information is incorrect within SEVEN DAYS of this statement. You will be advised of any revised premium and/or changes to terms and conditions that may result from amendments you make and you will be sent a revised statement by your broker.

If you are unsure of the relevance of any change you wish to make please contact your broker who will be happy to help. Failure to disclose material information could invalidate your insurance or result in a claim not being paid.

THIS IS AN IMPORTANT DOCUMENT - PLEASE KEEP IT IN A SAFE PLACE. IF THE DETAILS ARE CORRECT THERE IS NO NEED TO RETURN THIS FORM

A. Commencement of Cover

1. Date cover is to start **5th August 2008**

Please note that cover is not in force until this Proposal form has been accepted by or on behalf of MMA Insurance plc. A cover note to confirm cover is available. Please ask your broker. Your policy will be renewable on this date.

B. Information about you and your business

1. Your full name including the names of all partners and any trading name

Mr K Fardell

2. Your Business Address and Telephone Number

3. Your trade or business. (Please describe fully)

Property Maintenance/Repairs Trade 2: Painter And Decorator

Company Status Sole Trader Year Established 07Jan2005

4. How many years experience do you have in the trade? **5 years**

Please note that if you have less than 2 years experience in the trade the general property damage excess on your policy will be doubled.

(i) Have you been insured for a continuous period of two years immediately preceding the cover start date and had no claims or suffered any losses during this period? **Yes**

5. How many persons are there working manually in your business? Please state the number for each category. Maximum 6 in total:

Principles / Partners / Directors **1**

Employees, labour only sub-contractors, or those working under government schemes **0**

Please note that your policy will automatically provide Public Liability cover, without charge, for employees not involved in manual work. If you choose to take Employers' Liability cover for your manual workers then your policy will also provide Employers' Liability cover for your non manual workers. Employers' Liability cover for non-manual workers is not available under this policy unless Employers' Liability cover for manual workers is taken.

If you take any additional person into your business, you must tell us within 14 days. If you do not tell us then an additional £500 property damage excess will apply to all incidents. Employers' Liability cover will not be in force in respect of any additional person unless an Employers' Liability section is already in force.

C. The Cover you require

1. **Public Liability** Indemnity Limit required. Please tick one box (This cover is compulsory under the policy)

(i) £1 Million (ii) £2 Million (iii) £5 Million

2. **Employers' Liability** (This cover is only available with Public Liability cover)

(i) Is Employers' Liability for manual workers required? **NO**

YES NO

Please note that Employers' Liability cover for non-manual workers is only included if you take out Employers' Liability cover for manual workers.

(ii) Do you require the following extensions of cover to apply?

(a) Injury to Working Partners

This extension includes any working principle or partner as an employee but only in respect of injury to him for which another partner or employee is legally liable.

(b) Employers' Liability cover for employees using fixed woodworking machinery.

Please note that use of fixed woodworking machinery is excluded for all trades unless this extension is requested.

If YES, please state how many persons use such machinery

3. **Tools Cover** (This cover is only available with Public Liability)

If tools cover is required, please indicate which level

standard Standard 2500 Standard Plus Standard Plus 2500

Cover is available for hand tools and hand held portable power tools used in connection with the business which are owned or hired in by You or any partner or director working manually.

Please refer to the prospectus for further information regarding sums insured and the difference between Standard, Standard 2500, Standard Plus and Standard Plus 2500 covers.

4. **Goods in Transit**

D. Your business activities

1. Do your payments to bona-fide or supply and fix subcontractors exceed £30,000 per annum? **NO**

YES NO

2. Do you undertake work away from your premises involving the use of:

(i) Welding or Flame Cutting Equipment? **NO**

(ii) Any other equipment for the application of heat? **NO**

3. Do you hire out Plant and/or Machinery to other persons or firms?

Please note that all plant and Machinery whether hired out or not MUST be properly maintained, adequately guarded and regularly inspected to comply with statutory requirements.

4. For the trades of BUILDERS and PROPERTY MAINTENANCE / REPAIRERS ONLY:

Does your work AS SEPARATE CONTRACTS (ie. not incidental to your building contracts) for:

(i) Painting and Decorating, Roofing, Groundworks or Plumbing and Heating exceed 15% of your annual turnover for any of these activities? **NO**

(ii) Timber Treatment, Damp-Proofing or Civil Engineering exceed 5% of your annual turnover for any one of these activities? **NO**