



Policy Summary

Please read this document carefully. Full terms and conditions can be found within the Policy Document.

Direct Line Tradesman Insurance Policy

The Tradesman policy is underwritten by U K Insurance Limited, an Insurance Undertaking, and will run for 12 months or as shown on the schedule. Please refer to your policy schedule for full details of any endorsements or excesses that may apply.

The core cover of this product meets the demands and needs of tradespeople who require cover for claims made against them for injury or property damage made by customers, visitors, people they visit, or members of the public.

Just to let you know, our consultants may receive a bonus if you purchase any cover with us.

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person for whom cover is provided by this insurance.

Update us if there are changes to the information provided.

Standard Cover

Public Liability (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • Public Liability and Products Liability – up to £1 Million (any one claim) unless otherwise shown on the schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where any person is temporarily engaged on Your Business – Elsewhere in the world where any person is temporarily engaged in non manual work in connection with Your Business (see also Overseas Personal Liability) 	<ul style="list-style-type: none"> • Compensation for Court Attendance connected to a claim – up to £250 per day for each director/partner and £150 per day for each employee • Health & Safety at Work Act 1974 • Indemnity to Principals • Indemnity to Plant Owners • Defective Premises Act 1972 • Leased or Rented Premises • Motor Contingent Liability • Overseas Personal Liability • Cross Liabilities • Data Protection Act 1998 • Products Liability • Consumer Protection and Food Safety Acts 	<ul style="list-style-type: none"> • Use of Heat Condition • Underground Services Condition • Housing Grants, Construction and Regeneration Act 1996 – compensation following adjudication over a dispute under the Act • Contractual Liability • EU Jurisdiction • Costs inclusive in USA and Canada where we have agreed Cover • Bona Fide Sub Contractors • Asbestos Clean Up Costs • Excess – as per Schedule 	<ul style="list-style-type: none"> • Cost of rectifying faulty workmanship or replacing or recalling defective products or materials • Professional negligence, design, formula, specification, inspection, certification and or advice given • Bodily Injury to your employees arising out of and in the course of their employment • Property belonging to you or under your control • Damage to the Contract Works and other materials plant tools or equipment brought on to the site • Damage caused where You are required to effect cover under clause 21.2.1 of the JCT Standard Form of Building Contract (or equivalent) • Injury or damage arising from any mechanically propelled vehicle or any craft made to float on, in or travel through water, air or space • Liquidated Damages, Fines or Penalties • Punitive, Exemplary or Aggravated damages • Pollution or contamination unless from a sudden and identifiable unintended and unexpected incident

Standard Cover (continued)

Public Liability (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • Pollution or contamination occurring in the USA or Canada • Visits or work on any Offshore Installation • Failure or partial failure of computer programmes • Damage to computer systems and data processing media or loss, distortion or erasure of data contained therein • Loss of data or provision of incorrect data or failure to supply data • Libel slander or infringement of plans copyright patent trade name trade mark or registered design • Incorrect information or errors or omissions in published materials • Products supplied which to your knowledge are used as a critical part in connection with flying or navigation of any aircraft spacecraft rocket missile or satellite • Cost of repair alteration replacement removal or recall of any Products Supplied • Products supplied which to your knowledge are exported to the United States of America and/or Canada and/or their dependencies

Optional Sections

Temporary Employees (Policy Section 2)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • As shown under Section 2 	<ul style="list-style-type: none"> • As shown under Section 2 	<ul style="list-style-type: none"> • As shown under Section 2 <p>The following additional conditions also apply:</p> <ul style="list-style-type: none"> • A maximum of 50 days worked in total by all temporary Employees • The total number of persons engaged in the Business does not exceed 15 at any one time 	<ul style="list-style-type: none"> • As shown under Section 2

Employers Liability (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • Employers Liability, Indemnity Limit up to £10 Million (inclusive of legal costs) unless otherwise shown on the schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where any person is temporarily engaged on Your Business – Elsewhere in the world where any person is temporarily engaged in non manual work in connection with Your Business 	<ul style="list-style-type: none"> • Court Attendance Costs connected to a claim (up to £250 per day) • Health & Safety at Work Act 1974 • Unsatisfied Court Judgements • Indemnity to Principals 	<ul style="list-style-type: none"> • Contractual Liability • EU Jurisdiction • Right of recovery • Certificate of Employers Liability – if policy or section cancelled certificate becomes ineffective from cancellation date 	<ul style="list-style-type: none"> • Injury to Employees, other than the driver; resulting from being in or on any of Your vehicles whilst on the road under the terms of Part VI of the Road Traffic Act 1988 • Injury to Employees ordinarily resident outside Great Britain, Northern Ireland, the Channel Islands and the Isle of Man • Work offshore

Injury to Working Partners (Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> As shown under Section 1 	<ul style="list-style-type: none"> As shown under Section 1 	<ul style="list-style-type: none"> As shown under Section 1 	<ul style="list-style-type: none"> As shown under Section 1 <p>The following additional exclusions also apply:</p> <ul style="list-style-type: none"> Any injury sustained whilst the working partner is not working in connection with the Business Any injury that is caused by the negligence of another partner or employee whilst not working in connection with the Business The injured working partner does not have a valid right of action in negligence against the working partner or employee responsible for the injury

Optional Cover

Temporary Employees (Policy Section 1)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> As shown under Section 1 	<ul style="list-style-type: none"> As shown under Section 1 	<ul style="list-style-type: none"> As shown under Section 1 <p>The following additional conditions also apply:</p> <ul style="list-style-type: none"> A maximum of 50 days worked in total by all temporary Employees The total number of persons engaged in the Business does not exceed 15 at any one time 	<ul style="list-style-type: none"> As shown under Section 1

Tools and Business Equipment (Policy Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> "All Risks" Cover on Tools and Equipment not exceeding the Limits shown on the Schedule Territorial Limits <ul style="list-style-type: none"> Great Britain, Northern Ireland, the Channel Islands or the Isle of Man Within any other member country of the European Union where any person normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man is temporarily engaged in connection with Your Business 	<ul style="list-style-type: none"> Automatic reinstatement following a claim Other Interests 	<ul style="list-style-type: none"> Excess – as per Schedule 	<ul style="list-style-type: none"> Wear, tear, gradual deterioration and other gradually operating causes Exposure to weather conditions Damage to mechanically propelled vehicles Mechanical or Electrical breakdown or derangement Damage to any electrical tools and business equipment caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running Normal upkeep or normal making good Tools and Business Equipment hired out Any Hired in Plant or any Own Plant Indirect loss of any kind Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access and between 9pm and 6am the vehicle is in a securely locked building or guarded security park Theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building

Optional Cover (continued)

Tools and Business Equipment (Policy Section 3)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • Damage to goods in an open backed vehicle caused by theft or attempted theft • Damage to glass and other brittle articles unless caused by fire, theft or accident to the vehicle in which the property is being transported • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay or seizure of goods by the government or other authority • Pollution or contamination unless resulting from a defined peril

Optional Cover

Business Stock (Policy Section 4)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • "All Risks" Cover on Business Stock not exceeding the Sum Insured shown on the Schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where any person normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man is temporarily engaged in connection with Your Business 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Debris Removal • Other Interests 	<ul style="list-style-type: none"> • Excess – as per Schedule 	<ul style="list-style-type: none"> • Wear, tear, gradual deterioration and other gradually operating causes • Exposure to weather conditions • Mechanical or Electrical breakdown or derangement • Damage to any electrical business stock caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Business Stock hired out • Indirect loss of any kind • Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access and between 9pm and 6am the vehicle is in a securely locked building or guarded security park • Theft or attempted theft whilst left overnight, not in a vehicle, unless in a securely locked building • Damage to goods in an open backed vehicle caused by theft or attempted theft • Damage to glass and other brittle articles unless caused by fire, theft or accident to the vehicle in which the property is being transported • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay or seizure of goods by the government or other authority • Pollution or contamination unless resulting from a defined peril

Optional Cover

Own Plant (Policy Section 5)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • “All Risks” Cover on Own Plant not exceeding the Sum Insured shown on the Schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where any person normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man is temporarily engaged in connection with Your Business 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Other Interests • Immobilised Plant – up to £25,000 any one occurrence • Replacement of Locks – up to £500 any one claim • Security Devices 	<ul style="list-style-type: none"> • Excess – as per Schedule 	<ul style="list-style-type: none"> • Wear, tear, gradual deterioration and other gradually operating causes • Damage to craft or any own plant therein or thereon • Damage to mechanically propelled vehicles • Mechanical or Electrical breakdown or derangement • Damage to any electrical own plant caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Own Plant hired out • Any Hired in Plant • Indirect loss of any kind • Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access and between 9pm and 6am the vehicle is in a securely locked building or guarded security park • Theft or attempted theft of portable items overnight (not in a vehicle) unless in a securely locked building or purpose built made immobile security container • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay on seizure of goods by the government or other authority • Pollution or contamination unless resulting from a defined peril

Optional Cover

Hired in Plant (Policy Section 6)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • “All Risks” Cover on Hired in Plant not exceeding the Sum Insured shown on the Schedule • Territorial Limits <ul style="list-style-type: none"> – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man – Within any other member country of the European Union where any person normally resident in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man is temporarily engaged in connection with Your Business 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Other Interests • Immobilised Plant – up to £25,000 any one occurrence • Replacement of Locks – up to £500 any one claim • Security Devices • Hired in Plant Charges – up to £20,000 any one Period of Insurance • Negligent Breakdown of Hired in Plant – up to £5,000 any one item and £25,000 any one occurrence 	<ul style="list-style-type: none"> • Excess – as per Schedule 	<ul style="list-style-type: none"> • Wear, tear, gradual deterioration and other gradually operating causes • Damage to craft or any hired in plant therein or thereon • Damage to mechanically propelled vehicles • Mechanical or Electrical breakdown or derangement • Damage to any electrical hired in plant caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Hired in Plant hired out • Any Own Plant • Indirect loss of any kind

Optional Cover (continued)

Hired in Plant (Policy Section 6)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> • Theft or attempted theft of or from any unattended vehicle unless securely locked at all points of access and between 9pm and 6am the vehicle is in a securely locked building or guarded security park • Theft or attempted theft of portable items overnight (not in a vehicle) unless in a securely locked building or purpose built made immobile security container • Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory • Delay or seizure of goods by the government or other authority • Pollution or contamination unless resulting from a defined peril • Any Hired in Plant hired anywhere outside of Great Britain, Northern Ireland, the Channel Islands or the Isle of Man

Optional Cover

Contract Works (Policy Section 7)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
<ul style="list-style-type: none"> • "All Risks" Cover on Contract Works not exceeding the Sum Insured shown on the Schedule • Territorial Limits – Great Britain, Northern Ireland, the Channel Islands or the Isle of Man 	<ul style="list-style-type: none"> • Automatic reinstatement following a claim • Maintenance or Defects Liability Period and Conditions of Contract • Professional Fees • Debris Removal • European Union and Public Authorities – Additional Costs • Plans and Specifications • Other Interests • Speculative Development • Offside Storage • Free Issue Materials • Expediting Expenses – up to 25% of the finally agreed claim before the deduction of any excess or £50,000 any one occurrence whichever is the less • Additional Expenditure • Cessation of Works • Show Houses and Contents – up to £10,000 any one claim 	<ul style="list-style-type: none"> • Housing Grants, Construction and Regeneration Act 1996 • Excess – as per Schedule 	<ul style="list-style-type: none"> • Damage due to defect, error or omission in design, plan, specification, workmanship or materials • Damage caused to enable repair to damage caused by defect, error or omission (as above) • Wear, tear, gradual deterioration and other gradually operating causes • Damage to deeds, bonds, cash, cheques • Damage to craft or any contract works therein or thereon • Damage to mechanically propelled vehicles • Mechanical or Electrical breakdown or derangement • Damage to any electrical contract works caused by breakdown, leakage of electricity or excessive pressure therein or by its own short circuiting or over-running • Normal upkeep or normal making good • Property that existed at the commencement of insurance other than materials supplied and delivered for incorporation of the works • Any Hired in Plant or any Own Plant • Permanent works where a certificate of completion has been issued • Damage for which you are relieved of responsibility under the terms and conditions of any contract

Optional Cover (continued)

Contract Works (Policy Section 7)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
			<ul style="list-style-type: none"> Liquidated damages, penalties or indirect loss of any kind Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory Delay or seizure of goods by the government or other authority Pollution or contamination unless resulting from a defined peril Damage arising out of the use or occupation of any portion of the permanent contract works by any owner, tenant or occupier

General Conditions

<ul style="list-style-type: none"> Observance of Conditions Adjustment of Premium Contracts (Rights of Third Parties) Act 1999 	<ul style="list-style-type: none"> Fair Presentation of the Risk Cancellation Payment of Premium 	<ul style="list-style-type: none"> Reasonable Precautions Instalments Changes to Your cover 	<ul style="list-style-type: none"> Change of Risk English Law
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Other features

Free helpline services available

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc. Available from 9am - 5pm, Monday to Friday, excluding public and bank holidays. If calls are made outside these times, you will be called back the next working day between 9am and 5pm.
- Stress Counselling – A confidential telephone service for employees and their family, available 24 hours a day, 7 days a week.
- Health and Medical Assistance concerning pregnancy, nutrition, sports injuries, giving up smoking etc, available 24 hours a day, 7 days a week.

How to Pay

You will have an option to pay either annually by Direct Debit, Credit or Debit card, or if eligible, by installments on a date selected by you.

Your right to cancel

If, after buying your policy, you decide that the cover does not meet your needs, please call us to cancel your policy, within 14 days of receiving your policy documents or the start date of the policy (whichever is later). We will refund any premium you have paid in full providing that you have not made any claim. If you cancel your policy after that time, you will receive a pro-rata refund less an administration fee of one twelfth of the annual premium, up to a maximum of £50, providing that you have not made any claim during the current period of insurance.

How to make a claim

To notify us of a claim in the first instance please telephone **0345 303 1753**.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0345 303 1760**. If your complaint relates to a claim please contact your claims handler whose details will be shown on your claims documentation.

If you wish to write, then please address your letter to:

- *Claims complaints to the Technical Operations Manager at the address shown on your claims documentation*
- *All other complaints to the Customer Relations Team, Direct Line for Business, Churchill Court, Westmoreland Road, Bromley BRI IDP*

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: Exchange Tower, London E14 9SR (Telephone number **0800 023 4567** or **0300 123 9123**).

Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

The Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **www.fscs.org.uk**

Direct Line shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

direct line
for business



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