



Product 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 Direct Line Insurance plc 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.

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 	<ul style="list-style-type: none"> Court Attendance Costs connected to a claim (up to £250 per day) 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"> Heat work away 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 	<ul style="list-style-type: none"> Defective workmanship Professional negligence, advice, design, formula Employers Liability Property in Your custody or control Damage to the Contract Works Damage caused where You are required to effect cover under clause 21.2.1 of the JCT Standard Form of Building Contract (or equivalent) Any craft or mechanically propelled vehicle Road traffic legislation cover for Employees (other than driver) Products supplied Liquidated Damages, Fines or Penalties Punitive, Exemplary or Aggravated damages Pollution or Contamination other than caused by a sudden, identifiable, unintended and unexpected incident (ex USA or Canada) All Pollution or Contamination in respect of USA or Canada Work Offshore Damage to or the cost of product recall Products used in connection with aircraft, rockets, missiles or satellites Products exported to USA/ Canada unless agreed by us

Optional Sections

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 	<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 Injuries to Working Partners (OPTIONAL COVER) 	<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

Tools and 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 	<ul style="list-style-type: none"> Reinstatement of Sum Insured following a loss Other Interests 	<ul style="list-style-type: none"> Housing Grants, Construction and Regeneration Act 1996 – costs arising out of an adjudication under the Act 	<ul style="list-style-type: none"> Wear, tear and gradual deterioration Exposure to weather conditions Mechanical or Electrical breakdown or derangement Normal upkeep Unexplained losses or shortages due to error or omission only discovered when stocktaking or making an inventory Delay, embargo or confiscation Consequential loss Theft, other than involving forcible and/or means from buildings or vehicles between 9pm and 6am

General Conditions

<ul style="list-style-type: none"> Policy Document Adjustment of Premium Contracts (Rights of Third Parties) Act 1999 	<ul style="list-style-type: none"> Misrepresentation 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

24 hour business assistance services

Free Helpline services available 24 hours a day, 7 days a week for:

- Legal Advice on any business problem including Employment, Tax, Contract Disputes etc.
- Stress Counselling – A confidential telephone service for employees and their family
- Health and Medical Assistance concerning pregnancy, nutrition, sports injuries, giving up smoking etc.

Instalment Payment Method available in most cases.

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided that no claims have been made on the policy during that time. If you cancel your cover outside this period, there will be a cancellation charge as shown in your schedule.

How to make a claim

To notify us of a claim in the first instance please telephone **0845 303 1753**.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0845 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 Services Team at Direct Line for Business, Commercial Direct, PO Box 106, 37 Broad Street, Bristol BS99 7NQ*

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR (Telephone number **0845 080 1800**).

Details about our Regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority. The Financial Services Authority website, which includes a register of all regulated firms can be visited on **www.fsa.gov.uk**, or the Financial Services Authority can be contacted on **0300 500 5000**.

The Financial Services Authority registration number for Direct Line Insurance plc is 202684.

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 Insurance plc. Registered in England No. 1810801.
Registered Office: 3 Edridge Road, Croydon CR9 1AG.
Direct Line Insurance plc is authorised and regulated by the
Financial Services Authority. Calls may be recorded.



direct line
for business

A GOOD DEAL BETTER