

Period of Insurance from

20/10/2023 00:00:00

To Renewal Date

19/10/2024 23:59:00

Constructaquote.com

Barclay House 2-3 Sir Alfred Owen Way

Caerphilly

Mid Glamorgan

CF83 3HU

Agency No:

Insured

McLarens London Ltd.

Address

9 Knowlton Green
Bromley
BR2 9DH

Trading Name

McLarens London Ltd.

Business Description

Primary Trade:Double Glazing Installation
Secondary Trade:None

Premium

£1,028.41

Premium Tax

£123.41

Total

£1,151.82

The following sections are in force

Section	Description	Limit of Indemnity
B	Public Liability	£5,000,000
C	Employers' Liability	£10,000,000
D	Tools Cover (Cover Per Partner, Director or Owner Only)	NOT INSURED
F	Contract Works	NOT INSURED
G	Own Plant	NOT INSURED
H	Hired In Plant	NOT INSURED
I	Professional Indemnity	NOT INSURED
J	Personal Accident	NOT INSURED

Reason for Issue

Policy

Schedule Date

13/10/2023

Agent
Constructaquote.com
Barclay House 2-3 Sir Alfred Owen Way
Caerphilly
CF83 3HU

Continuation Page 1

The
Insured

McLarens London Ltd.
9 Knowlton Green
Bromley
BR2 9DH

Trading Name

McLarens London Ltd.

Personal Accident Section

NOT INSURED

**IMPORTANT Any query should be referred immediately to your Insurance Broker or Intermediary.
Please read this Schedule carefully, check that it meets your requirements and keep it safely with your Policy document**

The Endorsements shown below apply to your Policy

1 Excluded Activities

Excluded Activities

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with

1. 1. the demolition or partial demolition of any structure

2. the surfacing or construction of roads

3. the laying of underground services

unless incidental to any building contract undertaken by You for which indemnity is provided hereunder

2. any excavation exceeding in any part a depth of 3 metres

3. the felling or lopping of any tree exceeding 5 metres in height

4. pile driving quarrying the use storage or possession of explosives water diversion or work under water fuel gas or mineral exploration or extraction

5. the use or possession of tower cranes or cradles

6. work in or on blast furnaces chimney or well shafts viaducts bridges mines refineries off shore installations power stations dams tunnels airports or aerodromes docks wharves piers harbours railways motorways ships aircraft towers or steeples

7. work in or on any building used for the manufacture processing or bulk storage for wholesale purposes of any gas chemical explosive oil or petroleum based Product

8. work on computer mainframe installations and their cabling.

27 Manufacture or Supply Only Exclusion

We shall not be liable in respect of Bodily Injury or Damage to property caused by or in connection with the manufacture sale or supply of any goods or materials other than for erection or fitment by or on Your behalf.

MASTER TRADESMAN PLUS STATEMENT OF FACT

Fair Presentation of the Risk

You have a duty to make a fair presentation of the risk when you first take out this policy and also whenever you renew it or ask us to change your cover. You should ensure that any information you have provided to us and the content of any application form, declaration and / or statement of fact is accurate and complete. If you do not comply with your duty to make a fair presentation of the risk, your policy may not be valid or the policy may not cover you fully or at all.

If you fail to make a fair presentation of the risk including failing to disclose or misrepresenting a material fact, or disclosing material facts to us in a way which is not clear and accessible we may avoid this policy and refuse all claims where:

- (a) such failure was deliberate or reckless; or
- (b) we would not have entered into this policy on any terms had you made a fair presentation of the risk.

You must also tell us about any facts or changes which affect your insurance and which have occurred either since the policy started or since the last renewal date.

If you are not sure whether certain facts are relevant please ask your insurance broker.

You must check all the information contained within this document immediately and tell us if any details are incorrect. You should keep a written record (including copies of letters) of any information you give us or your insurance broker.

A Key Facts Summary and a copy of the Policy Wording are available from your broker upon request, or can be downloaded from our website www.coveainsurance.co.uk

PROPOSER(S)

Name: McLarens London Ltd.

Address: 9 Knowlton Green

Bromley

BR2 9DH

START DATE : 20/10/2023

GENERAL DETAILS

Neither You or any director or partner involved with the Business or any other business have:

- Ever been declared bankrupt or insolvent
- Ever been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence
- Ever had any previous insurer decline a proposal, refuse to renew a policy or impose special terms of conditions
- Ever been convicted during the past 5 years of any offence relating to the Health and Safety of your employees or members of the public in connection with your business.

CLAIMS HISTORY

In connection with The Business or any other business in which You or any director or partner are, or have been involved, and in respect of the cover(s) now granted:

- There have not been any losses/claims made for any of the risks proposed exceeding £1000 in the last 5 years
- There have not been any losses/clams made for two losses of the same type



COVER DETAILS

Business Description: Tradesman

Primary Trade : Double Glazing Installation

Secondary Trade: None

Number of Principals involved in the primary trade activities of the business: 0

Number of Employees, labour only sub-contractors, or those working under Government schemes involved in the primary trade activities of the business: : 7

Number of Temporary Employee Days:0

Public and Products Liability limit of indemnity: £5,000,000

Employers' Liability limit of indemnity: £10,000,000



OPTIONAL ADDITIONAL COVERS TOOLS COVER

Level of tools Cover: NOT INSURED

The level of cover provided is for loss of or damage to hand tools and hand held portable power tools for use in the connection with the business the property of, or hired in by, any manual, principal, partner or director included in the Public Liability cover.

Standard tools cover excludes losses from any unattended motor vehicle or trailer caused by or arising from theft of attempted theft.

The maximum liability of the Company in respect of the amount payable to any one Insured Person shall not exceed:

NOT INSURED

CONTRACTORS ALL RISKS

Levels of Cover

Contract Works: NOT INSURED

Hired in Plant: NOT INSURED

Own Plant and Machinery: NOT INSURED

Excess

Contract Works - £250 (unless involving theft, attempted theft or malicious damage when this is increased to **£500**)

Hired in Plant - £250 (unless involving theft, attempted theft or malicious damage when this is increased to **£500**)

Own Plant and Machinery - £250 (unless involving theft, attempted theft or malicious damage when this is increased to **£500**)

PROFESSIONAL INDEMNITY

Limit of Indemnity: NOT INSURED

Excess:

PERSONAL ACCIDENT

NOT INSURED

Principal Tools Cover Exclusions

The First £250 of each and every occurrence of loss by theft or attempted theft from any unattended motor vehicle or trailer not contained in a securely locked building or guarded security park (applicable for Standard Plus Cover only)

The first £60 in respect of any other cause

Loss of or damage to tools caused by theft or attempted theft if they are left unattended unless they are contained in a securely locked motor vehicle, trailer or room and there is evidence of forcible or violent entry.

NB. Standard cover excludes losses from any unattended motor vehicle or trailer caused by or arising from theft or attempted theft.

Loss of or damage to tools while lent or hired out.

Loss or damage caused by wear, tear, rust, mechanical or electrical breakdown or any process of cleaning, repair or restoration.

Loss or damage to ladders, generators, transformers or any other equipment or tools not designed to be applied to the work directly by hand.

Goods in Transit

Not operative on policy

TERRITORIAL LIMITS

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Covea Insurance plc, Norman Place, Reading RG1 8DA

Registered in England and Wales 613259

Website: www.coveainsurance.co.uk

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

EXCLUDED WORK

Unless specially amended, all policies exclude:

- Any excavation exceeding in any part a depth of 3 metres
- The felling or lopping of any tree exceeding 5 metres in height.
- Pile driving, quarrying, the use, storage or possession of explosives, water diversion or work under water, fuel, gas or mineral exploration or extraction.
- The use or possession of tower cranes or cradles
- Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, off-shore installations, power stations, dams, tunnels, airports or aerodromes. Docks. Refineries, piers, harbours, railways, motorways, ships, aircraft, towers or steeples.
- Work in or on any building used for the manufacture, processing or bulk storage for wholesale purposes of any gas, chemical, explosive, oil or petroleum based product.
- Work on computer mainframe installations and their cabling

All policies excludes the following unless incidental to any building contract undertaken by the insured for which indemnity of provided in the policy.

- The demolition or partial demolition of any structure
- The surfacing or construction of roads

ENDORSEMENTS APPLICABLE TO THIS POLICY

1	Excluded Activities
27	Manufacture or Supply Only Exclusion

PUBLIC LIABILITY PROPERTY DAMAGE EXCESS

Excess Section		Amount
Public liability	Property damage caused by or arising from the use of welding or heat cutting equipment blow lamps or blow torches hot air guns or any other work involving the use or application of heat	£500
All Sections	Non-disclosure of Employees within 14 Days of employment	£500
Public liability	Standard Property Damage	£100
Public liability	Damage to Underground Pipes Cables or Services	£500



General Property damage excess: Underground pipes, cables or services Damage Excess of £500

General Property damage excess: Application of Heat Damage Excess of £500

Additional excess if additional partners, directors or employees (other than office staff) taken on and Covea are not notified within 14 days:
£500



GENERAL

Your payments to bona-fide or supply and fix subcontractors do not exceed 25% of your annual turnover or £50,000 per annum, whichever is greater.

You do not use Welding or Flame Cutting equipment

You do not hire out Plant and/or Machinery to other persons or firms. All Plant and Machinery will be properly, maintained, adequately guarded and regularly inspected to comply with statutory requirements.

For the trades or BUILDER Only, your work as SEPARATE contracts in respect of Painting and Decorating, Roofing, Groundwork's or Plumbing and Heating does not exceed 15% of your annual turnover. In addition, your work as SEPARATE contracts does not exceed 5% of your annual turnover in respect of Timber Treatment, Damp-Proofing of Civil Engineering.

You do not undertake work involving the installation, service, maintenance or repair of gas appliances pipe work, equipment or flues unless such work is carried out by Gas Safe registered persons.

You do not undertake work away from your premises involving the use or handling of Asbestos or Silica or the discharge of toxic or dangerous substances into the atmosphere, sewers, waterways or elsewhere.

How We Use Your Information

Please visit www.coveainsurance.co.uk/dataprotection for further information about how and when we process your personal information under our full Privacy Policy.

The personal information, provided by you, is collected by or on behalf of Covea Insurance plc ('we, us, our') and may be used by us, our employees, agents and service providers acting under our instruction for the purposes of insurance administration, underwriting, claims handling, for research or for statistical purposes.

We may process your information for a number of different purposes. For each purpose we must have a legal ground for such processing. When the information that we process is classed as "sensitive personal information", we must have a specific additional legal ground for such processing.

Generally, we will rely on the following legal grounds:

- It is necessary for us to process your personal information to provide your insurance policy and services. We will rely on this for activities such as assessing your application, managing your insurance policy, handling claims and providing other services to you.
- We have an appropriate business need to process your personal information and such business need does not cause harm to you. We will rely on this for activities such as maintaining our business records and developing, improving our products and services.
- We have a legal or regulatory obligation to use such personal information.
- We need to use such personal information to establish, exercise or defend our legal rights.
- You have provided your consent to our use of your personal information, including sensitive personal information.

How we share your information

In order to sell, manage and provide our products and services, prevent fraud and comply with legal and regulatory requirements, we may need to share your information with the following third parties, including:

- Reinsurers, Regulators and Authorised/Statutory Bodies
- Credit reference agencies
- Fraud prevention agencies
- Crime prevention agencies, including the police
- Suppliers carrying out a service on our, or your behalf
- Product providers where you've opted to buy additional cover
- Other insurers, business partners and agents
- Other companies within the Covea Insurance Group

Marketing

We will not use your information or pass it on to any other person for the purposes of marketing further products or services to you unless you have consented to this.

Fraud Prevention and Detection

Covea Insurance plc, Norman Place, Reading RG1 8DA
Registered in England and Wales 613259

Website: www.coveainsurance.co.uk

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In order to prevent or detect fraud and money laundering we will check your details with various fraud prevention agencies, who may record a search. Searches may also be made against other insurers' databases. If fraud is suspected, information will be shared with those

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by policy)

Where the policyholder is a company with one or more subsidiaries to which regulation 3(2) of the Regulations applies the policy covers the holding company and only the named subsidiaries (a).

Policy Number: "B1811320059965"

- | | |
|--|----------------------|
| 1) Name of Policyholder and/or Trading Name: | McLarens London Ltd. |
| 2) Date of commencement of insurance: | "20/10/2023" |
| 3) Date of expiry of insurance: | "19/10/2024" |

We hereby certify that subject to paragraph 2:-

1. The policy to which this Certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. (a) The minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Covea Insurance plc (Authorised Insurer)

A handwritten signature in black ink that reads "James Reade".

Chief Executive Officer

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specifically applicable law as provided for in regulation 4(6) of the regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

insurers. Other users of the fraud prevention agencies may use this information in their own decision making processes.

We may also conduct credit reference checks in certain circumstances. You can find further details in our full Privacy Policy explaining how the information held by fraud prevention agencies may be used or in which circumstances we conduct credit reference checks and how these checks might affect your credit rating.

Automated Decisions

We may use automated tools with decision making to assess your application for insurance and for claims handling processes, such as price rating tools, flood, theft and subsidence area checks and credit checks.

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- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

These automated decisions will produce a result on whether we are able to offer insurance, the appropriate price for your policy or whether we can accept your claim. If you object to an automated decision, we may not be able to offer you an insurance quotation or renewal.

How to Contact Us

Please contact us if you have any questions about our Privacy Policy or the information we hold about you:
The Data Protection Officer, Covea Insurance plc, 50 Kings Hill Avenue, Kings Hill, West Malling, Kent ME19 4JX or email: dataprotection@coveainsurance.co.uk.

Covea Insurance plc, Norman Place, Reading RG1 8DA
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Choice of Law

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

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- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

The parties to an insurance contract are free to choose the law that will apply. Unless we agree in writing with you otherwise, this insurance shall be subject to the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where you have your principle place of business. If there is any dispute, the law of England and Wales shall apply.

Registration and Regulatory Information

The insurance cover is provided by Covea Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA. Registered in England and Wales No. 613259.

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Registered in England and Wales 613259

Website: www.coveainsurance.co.uk

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You can check this on the Financial Services Register by visiting the FCA's website www.fca.co.uk/register or by contacting the FCA on 0800 111 6768.



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