



Tradesmen

April 2021

Why choose AXA's Tradesmen policy?

The Tradesmen policy is available for small businesses with up to 8 people and a turnover of £500,000 or less.

Tailor-made for your business – The Tradesmen policy provides Public liability cover as standard and the ability to select from a range of optional covers to best meet your business needs. We only charge you for the cover you select – we won't charge you for cover you don't need!

Individually rated trades – Each trade is rated individually, meaning that you pay the appropriate premium for the work you carry out.

Flexible – If you need to take on temporary employees to cover busy periods, cover for temporary employees is available for up to 50 man days in total in any one period of insurance.

Optional extras – To offer you comprehensive protection, we have a wide range of optional covers to protect your business, including personal accident, tools, own plant and equipment, hired in plant, contract works and employers liability.

Policy summary

This document is a summary of the insurance cover provided by the Tradesmen policy and, as such, it does not contain the full terms and conditions of your insurance. You can find the full terms and conditions of the policy in the policy booklet. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Tradesmen summary of cover

Section 1 – Public liability

Cover	Standard cover	Optional cover
Legal liability to pay damages and associated legal costs for accidental injury, damage to material property, nuisance or wrongful arrest in connection with the business	£1m any one event	Maximum £5m any one event
Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority	✓	
Legal cost and expenses in connection with the investigation, defence of a prosecution (and if necessary) appeal, of the offence of manslaughter, corporate manslaughter corporate homicide or culpable homicide	£1m any one period of insurance	
Indemnity to principal	✓	
Liability for use of owned or non-owned plant and vehicles in circumstances where insurance is NOT required under Road Traffic legislation	✓	
Legal liability for leased or rented premises where there is no responsibility to have insurance for fire and perils	✓	
Liability arising under the Data Protection Act 1998	£250,000 any one period of insurance	
Legal liability arising out of Section 3 of the Defective Premises Act 1972	✓	
Legal liability arising out of pollution which is sudden, identifiable and unintended	✓	

Tradesmen summary of cover *continued*

Section 2 – Personal accident

Cover	Standard cover	Optional cover
Applies to principals, partners and directors, under the age of 75	✓	
Benefit A – Death, loss of sight, loss of limb, permanent total disability following occupational accidents	£2,000	
Benefit B – Temporary total disability, weekly benefits on 24-hour basis		Maximum benefit £500 per week upto 104 weeks

Section 3 – Employers liability

Cover	Standard cover	Optional cover
Legal liability to pay damages and associated legal costs in respect of injury to employees		Up to £10m any one event
Indemnity to principal		✓
Legal costs arising in connection with a prosecution brought by the Health and Safety Executive or local government enforcement authority		✓
Legal cost and expenses in connection with the investigation, defence of a prosecution (and if necessary) appeal, of the offence of manslaughter, corporate manslaughter corporate homicide or culpable homicide		£1m any one period of insurance
Compensation for unsatisfied court judgements		✓
Injury to working partners		✓

Section 4 – Own plant, tools and equipment

Cover	Standard cover	Optional cover
All risks cover (subject to certain exclusions)		✓
Applies to:		Maximum Sum Insured £25,000
a) Constructional plant, machinery, trailers, tools, equipment, site huts or caravans (including their contents) belonging to the business whilst on or next to the contract site or in transit within the territorial limits		
b) Stock in trade while at insured's premises, in a securely locked compound or store, in transit within the territorial limits		£2,500

Section 4 – Own plant, tools and equipment *continued*

Cover	Standard cover	Optional cover
c) Portable tools and equipment including portable electronic equipment the personal property of principals, partners, directors or employees anywhere within the territorial limits and also if taken by you or your partners principals directors or employed persons in the course of a temporary visit to another member country of the European Union		Up to £500 any item of property
Automatic reinstatement of sum insured		✓
Costs incurred in recovering immobilised property		✓

Section 5 – Hired in plant

Cover	Standard cover	Optional cover
All risks cover (subject to certain exclusions)		✓
Applies to constructional machinery, tools, equipment, site huts or caravans hired for use in connection with the business whilst on or next to the contract site or in transit within the territorial limits		Maximum Sum Insured £50,000
Automatic reinstatement of sum insured		✓
Costs incurred in recovering immobilised plant		✓
Costs of continuous hire following loss or damage to hired machinery		Up to £25,000

Section 6 – Contract works

Cover	Standard cover	Optional cover
All risks cover (subject to certain exclusions)		✓
Applies to the permanent or temporary works carried out under any contract or development and materials used on or next to the site or in transit within the territorial limits		Maximum £500,000 any one contract
Automatic reinstatement of sum insured		✓
Debris removal and professional costs		✓
Cover under the JCT Standard form of Building Contract		✓

Tradesmen summary of cover *continued*

Section 6 – Contract works *continued*

Cover	Standard cover	Optional cover
Indemnity to principal		✓
Extension to include additional costs to comply with any Act of Parliament or Local Authority bye-laws		✓
Off site storage of materials within the territorial limits		✓
Speculative building – property built or erected other than under a contract		✓
The sum insured will automatically increase if there is an increase in the value of a contract		Up to 20% of the sum insured
Cost of redrawing plans following damage		Maximum £25,000
Extra costs for expediting repairs to property such as overtime and nightwork		✓
Show houses and contents		£10,000 in respect of contents

Significant or unusual exclusions and limitations

Exclusion or limitation	Applicable section
Precaution required in respect of use of heat	Public liability
Fines and penalties imposed	Public liability, Contract Works and Employers liability
Remedial order or publicity orders	Public liability and Employers liability
Damage to property owned or in your custody or control	Public liability
Liability for which compulsory motor insurance is required	Public liability
The total aggregate limit in respect of all losses due to terrorism and pollution during any one period of insurance	Public liability
Recall costs or making refunds in respect of goods or materials supplied	Public liability
Damage to works and rectification of defects	Public liability
Advice, design or specification undertaken for a fee	Public liability
Liability assumed by agreement or contract condition unless we undertake the conduct and control of claims	Public liability

Significant or unusual exclusions and limitations *continued*

Exclusion or limitation	Applicable section
All liability arising from asbestos	Public liability
Liability arising from work in or on <ul style="list-style-type: none"> – aircraft / watercraft or at airports in areas with aircraft access – railways or railway stations – docks or harbours – quarries mines collieries – chemical or petro chemical works oil refineries gas works or fuel storage facilities – power stations or nuclear plant – bridges viaducts tunnels dams chimney shafts towers or steeples 	Public liability
The limit of indemnity in respect of any one claim caused by terrorism is restricted to £5m	Employers liability
Loss due to unexplained disappearance or inventory shortage	Own plant, tools and equipment, Hired in plant and Contract works
Theft or attempted theft from an unattended vehicle unless there is evidence of forcible and violent entry	Own plant, tools and equipment
Loss or damage to computer systems caused by programming or operator error or virus	Own plant, tools and equipment, Hired in plant
Existing property (including that being worked upon)	Contract works
Rectifying or replacing defective workmanship	Contract works
Completed works where a certificate of completion has been issued	Contract works
Terrorism	Own plant, tools and equipment, Hired in plant Contract works and Personal accident
Loss or damage due to occupation by a third party of part of the premises that represent the contract works	Contract works
Mechanical or electrical breakdown	Own plant, tools and equipment
Self-inflicted injury, suicide, injury due to the influence of alcohol or non-prescribed drugs	Personal accident
Existing physical or mental illness	Personal accident

Significant or unusual exclusions and limitations *continued*

Exclusion or limitation	Applicable section
Hazardous pursuits <ul style="list-style-type: none"> – aeronautics or aviation other than as a passenger – motor or horse racing, rugby soccer motor cycling or pillion riding or underwater activities involving the use of breathing apparatus – mountaineering rock climbing or potholing – any sport on a professional or semi-professional basis – operational duties as a member of the Armed Forces 	Personal accident
Weekly benefits shall not exceed 75% of insured person's average weekly income	Personal accident
You must notify us immediately if the number of people upon which cover is based changes	All sections

Excesses

Public liability	£250 (increasing to £500 or £1,000 for certain trades)
Personal accident	14 days
Own plant, tools and equipment	10% of each and every claim subject to a minimum of £100 and maximum of £500
Hired in plant	£250 standard excess rising to £500 for theft and malicious damage
Contract works	£250 standard excess rising to £500 for theft and malicious damage

Policy duration

This is an annually renewable policy.

Law applicable

You and we can choose the law which applies to this policy. We propose that the Law of England and Wales apply. Unless we and you agree otherwise, the Law of England and Wales will apply to this policy.

Policy Administration Fees Condition

We may charge you an administration fee if we

- make any changes to your policy on your behalf
- agree to cancel your policy, or
- are requested to print and re-send your policy documents to you.

We will not make a charge without informing you.

Making a complaint

If you have a complaint about your policy you should contact the agent or AXA office where it was bought. If your complaint relates to a claim on your policy please contact the department dealing with your claim. If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

Financial Services Compensation Scheme (FSCS)

AXA Insurance UK plc are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation in the unlikely event we cannot meet our obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Regulatory Status

AXA Insurance UK plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the FCA's register by visiting the FCA's website at www.fca.org.uk/register or by contacting them on 0800 111 6768

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www.axa.co.uk

