Policy Overview

Roofers & Scaffolders

Touchstone Underwriting

AVIVA

Touchstone Roofers and Scaffolders Summary of Cover

Key Covers, Features and Exceptions

Your policy includes the following key covers, features and exceptions, which are set out in full in your policy documentation. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

Type of Insurance and Cover

The Touchstone Roofers and Scaffolders policy offers the flexibility to select from a wide range of covers to provide tailored protection.

Available covers:

Asset Protection	▪ Property Damage	▪ Theft	▪ Contract Works
	▪ Engineering	▪ Terrorism (Optional)	
Revenue Protection	▪ Business Interruption	▪ Terrorism (Optional)	
Legal Liabilities	▪ Employers' Liability	▪ Public and Products' Liability	
Employee Benefits	▪ Personal Accident		

Name of the Insurer

Aviva Insurance Limited. Registered in Scotland, No. SC002116. Registered Office: Pitheavlis, Perth, Scotland PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 202153.

Additional benefits

- 24-hour, 365-days-a-year claims helpline, providing emergency assistance when it's needed.
- Confidential legal and tax helplines, offering free support on key business issues, such as disputes with tenants or rent recovery.
- Counselling service for policyholders and their employees.

Aviva Businesslaw

- A 'one-stop' website to help our Construction customers overcome the burden of red-tape. Available exclusively to Aviva commercial policyholders.
- Advice and information available for Finance, Sales and Marketing, Employment Law, Legal advice, Risk Management and much more. Accessible 24 hours a day, 365 days a year. Visit https://avivabusinesslaw.farill.io/

Aviva Risk Management Solutions (ARMS)

A dedicated service to help UK businesses manage their risks – helping to keep them compliant, prevent loss and ultimately control cost.

Generous discounts off a menu of products and services to help prevent accidents and losses occurring and protect businesses via Our Specialist Partner Network.

For more information visit https://www.aviva.co.uk/risksolutions/

Asset Protection

Property Damage - Cover, Features and Benefits

There is a choice of covers for your buildings, machinery and business contents – Specified Contingencies or All Risks

Specified Contingencies can include:

Loss or damage from specific causes:-

- fire
- riot
- earthquake
- explosion
- impact
- aircraft
- storm or flood
- civil commotion
- falling trees
- locked-out workers
- strikes
- lightning
- escape of water/oil from any tank apparatus or pipe
- sprinkler leakage
- persons taking part in labour disturbances or malicious persons

Optional Cover:

- Terrorism

Exceptions and Limitations (please refer to the Property Damage section of the policy booklet)

- Wear and tear, corrosion, gradual deterioration, faulty or defective design, materials
- Faulty or defective workmanship, operational error or omission by you or your employees
- Mechanical or electrical breakdown or derangement
- Pollution or contamination
- Theft or attempted theft
- Fire damage involving the application of heat
- Damage to gates, fences or moveable property in the open by weather-related incidents
- Damage other than by fire, arising from production, servicing or testing
- Damage due to escape of water from tanks and pipes, malicious persons (other than fire and explosion) in respect of buildings which are unoccupied or disused
- Consequential loss or damage
- Temporarily removed items restricted to a maximum of £250,000 or 10% of sums insured (whichever is the lower)
- Unoccupied premises added with restricted cover

Theft - Cover, Features and Benefits

Cover includes:

- The cost of changing locks following theft of keys up to £5,000
- Theft of computer and audio visual equipment at your premises up to £100,000

Exceptions and Limitations (please refer to the Theft section of the policy booklet)

- Theft whilst the premises are unoccupied or disused
- Theft from open spaces at the premises
- Unexplained losses, acts of fraud or dishonesty and inventory shortage
- Consequential loss or damage
- Theft where you or your partners, directors, employees or household members are involved
- The first part of any claim (the excess)

Contract Works - Cover, Features and Benefits

Cover on an All Risks basis for damage to the property insured including, Works, Your Plant, Hired in Plant, Employee's Tools.

Cover includes:

- Offsite storage of materials that are separately stored and identified for inclusion in a contract you are working on
- Transit to and from your contract site anywhere in the UK, including the loading and unloading of vehicles
- Private dwellings built on a speculative basis for sale or let for up to 180 days, pending sale
- Show houses up to the contract price in the policy and contents up to £35,000 any one property
- Redrawing and rewriting plans and documents up to £25,000 following a loss
- Offsite storage up to £50,000 with a maximum of £25,000 for non-ferrous metals and a maximum 15% of contract price

Exceptions and Limitations (please refer to the Contract Works section of the policy booklet)

- Gradual deterioration or wear and tear, faulty or defective design, materials or workmanship
- Repair to or replacement of your plant or hired in plant caused by its own mechanical or electrical breakdown, failure, breakage or derangement unless it is for hired in plant which you are responsible under the terms of a hire agreement
- Damage to existing structures
- Payments for penalty clauses or fines for late completion
- Pollution or contamination
- The first part of any claim (the excess)

Revenue Protection

Business Interruption - Cover, Features and Benefits

Interruption to your business following an insured loss under the Property Damage and Theft section, which results in reduced earnings and increased running costs.

Cover includes:

- Payment of expenses incurred despite a reduction in your income
- Additional expenses to assist you in preventing or reducing a drop in income such as overtime payments

Optional cover:

- Interruption due to accidental failure of public electricity, gas, water and telecommunication supplies
- Damage at the premises of a customer or supplier
- Damage to property near by which prevents access
- Loss of attraction
- Full failure of Water/Gas/Electricity
- Full failure of telecoms
- Workplace disaster recovery
- Terrorism
- Subsidence, ground heave or landslip

Exceptions and Limitations (please refer to the Business Interruption section of the policy booklet)

- Losses excluded under the Property Damage and Theft section

Legal Liabilities

Employers' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.

Cover includes:

- Legal costs and expenses in defending prosecutions under health and safety legislation
- Unsatisfied court judgements in favour of employees injured in your employment by third parties
- Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day
- Legal expenses in connection with Corporate Manslaughter Act

Extra Cover for Charities and Not For Profit Organisations:

- Definition of Employee includes governors and trustees (volunteers are already included)

Exceptions and Limitations (please refer to the Employers' Liability section of the policy booklet)

- Cover of for acts of war is limited to £5,000,000 per event
- Cover for acts of terrorism is limited to £5,000,000 per event
- Liability in respect of liquidated damages, penalty clauses and fines
- Work in or on, or travel to or from any offshore installation or support vessel
- Bodily injury of employees whilst carried in or upon a vehicle

Public and Products' Liability - Cover, Features and Benefits

Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction.

Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained.

Cover includes:

- Contingent motor third party liability arising out of the use of vehicles not owned by you within the UK
- Legal expenses and costs in defending prosecutions under all relevant health and safety legislation
- Defective Premises Act liability
- Personal liability cover for employees and directors whilst they are overseas on your business
- Compensation for court attendance – Policyholder/Director/Partner £500 per day and Employee £250 per day.
- Legal costs and expenses in defending prosecutions under Part II of the Consumer Protection Act 1987
- Employees' and visitors' personal belongings
- Liability for loss or damage to premises hired or rented to you for the purpose of your business.
- Data Protection
- Financial loss
- Legal expenses in connection with Corporate Manslaughter Act

Exceptions and Limitations (please refer to the Public and Products' Liability section of the policy booklet)

- Cover for acts of terrorism is limited to £5,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower
- Loss or damage to property in your custody or control
- Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices
- Pollution unless caused by a sudden and identifiable incident
- Work in or on, or travel to or from, or any products supplied to any offshore installation or support vessel
- Liquidated damages, penalty clauses and fines
- The first part of any claim (the excess)
- Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of Asbestos
- Cover for Charities and Not For Profit Organisations: Events with larger attendances, long durations, taking place outside UK, organised by third parties, or involving specific hazardous activities need to be agreed by us

Employee Benefits

Personal Accident - Cover, Features and Benefits

Cover for you, your directors, partners and employees up to the age of 80 against accidental bodily injury. You can choose to protect on a named or unnamed persons basis.

- Age limit to 80 years old
- Cover against accidental bodily injury
- Death, loss of limb(s), eye(s)
- Permanent total disablement from any occupation
- Temporary total disablement from usual occupation
- Temporary partial disablement

Cover is provided on a 24 hour basis but for unnamed persons you can restrict cover to injury occurring at work.

Cover includes medical and surgery expenses up to 15% of weekly compensation.

Exceptions and Limitations – (please refer to the Personal Accident section of the policy booklet)

- Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means
- Sickness, disease or any gradually operating cause
- Suicide, attempted suicide or deliberate exposure to danger
- Pregnancy or childbirth
- Flying except while travelling in a aircraft of a recognised airline as a passenger
- Accidents caused through participation in certain hazardous activities
- The effects of alcohol or drugs or any treatment for drug addiction

Where am I covered?

This will depend on the product and choices you have made. Please refer to the policy schedule and policy booklet for details of where you are covered.

What are my obligations?

This is a summary of your main obligations under the policy.

- You must make a fair presentation of the risk to us, which includes telling us of any circumstances which we would take into account in our assessment or acceptance of this insurance - If you fail to make a fair presentation of risk this could affect the extent of cover provided or invalidate your policy
- You must also make a fair presentation to us in connection with any variations, e.g. changes you wish to make to your policy.
- You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents
- You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy
- For further details and any specific obligations relating to your trade or business activities following our assessment of your risk, please refer to your policy documents

When and how do I pay?

Payment options should be discussed with your insurance adviser

How long does my Touchstone Roofers and Scaffolders Insurance run for?

Your policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

How do I cancel the contract?

You can cancel your policy at any time during your period of cover, subject to the notice period shown in your policy. To cancel your policy, contact your insurance adviser.

How to Claim

If you need to make a claim please call our claims line on **0800 015 1498**. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

For our joint protection telephone calls may be recorded and/or monitored.

How do I make a complaint?

If for any reason you are unhappy with the product or service, please get in touch as soon as possible.
For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction, you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567. You can also visit their website at www.financial-ombudsman.org.uk where you will find further information.

Would I receive compensation if Aviva were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if we cannot meet our obligations. See fscs.org.uk

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles.

For our joint protection telephone calls may be recorded and/or monitored.

Arranged by

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