

# Policy Overview

Trade Association Contractors

This is a policy overview only and does not contain full terms and conditions of the contract of insurance. Some covers are optional and will only apply if you have selected them. Full terms and conditions can be found in the policy documents, a copy of which is available on request.

#### What is Trade Association Contractors Insurance?

Trade Association Contractors Insurance is designed to meet the demands and needs of someone wishing to insure the assets, earnings and legal liabilities of their business.

It is arranged by Touchstone Underwriting Limited and insured by Aviva Insurance Limited.

#### What is the policy duration?

This policy has a 12 month period of insurance (unless shown differently on your policy schedule), and is annually renewable. The start and end dates of the policy are detailed in the policy schedule.

#### How do I cancel the policy?

To cancel the policy, please contact the insurance adviser who arranged the policy. Provided no claim has been made or incident has arisen which is likely to give rise to a claim during the current period of insurance, you will be entitled to a premium calculated on a prorata basis. This is subject to certain terms and conditions, full details of which can be found in the policy wording.

#### How do I make a claim?

If you need to claim, please contact your insurance adviser in the first instance or alternatively you may contact Aviva Insurance Limited as follows:

Telephone: 0800 015 1498

This line operates 24 hours a day, 365 days a year.

Please have your policy number to hand when calling.

#### Your Obligations

You must make a Fair Presentation of the risk at inception, renewal and variation of the policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of your premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser. If you fail to do so, your policy may not operate or not operate fully.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to make a claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim. You, or anyone claiming under this policy, must not admit fault or responsibility or pay, offer or agree to pay any money or settle any claim without our permission.

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

Aviva Insurance Ltd contributes to the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we are unable to meet our liabilities. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk), by emailing [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk) or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

**What is the law applicable to the contract?**

Unless agreed otherwise all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts.

**How do I make a complaint?**

If you have a complaint about anything other than the sale of the policy please complete the online Complaints form at [www.aviva.co.uk](http://www.aviva.co.uk)

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service  
Exchange Tower, London E14 9SR

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)  
Telephone: 0800 023 4567 or 0300 123 9123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service. Visit

<https://ec.europa.eu/odr> to access the Online Dispute

Resolution Service. Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

## 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.

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### Type of Insurance and Cover

The Touchstone Underwriting Trade Association policy offers the flexibility to select from a wide range of covers to provide tailored protection.

#### Available covers:

<b>Contractors All Risks</b>	> Plant	> Employees Tools	
<b>Legal Liabilities</b>	> Employers' Liability > Directors and Officers Liability	> Public and Products' Liability	> Commercial Legal Protection
<b>Employee Benefits</b>	> Personal Accident		

### 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.

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### Cut Red Tape

- > 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 <http://www.aviva.co.uk/cutredtape>

### 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 the Preferred Supplier Network.

For more information visit <http://www.aviva.co.uk/yourbusiness/risk-management>

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### Discounted rates on Thermal Imaging surveys

- > A non-invasive way of identifying minor and major faults - an efficient complement to a full electrical testing programme.
- > Can identify faults before equipment fails and helps manage production downtime / keeps business disruption to a minimum. Additionally, Thermal Imaging surveys can be utilised to identify leaks, burst pipes, check seals on cold stores and even check the energy efficiency of buildings.

## Contractors All Risks

### 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)

## 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)

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

- > 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

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### 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

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**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



## Commercial Legal Protection - Cover, Features and Benefits

Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business.

### Cover includes:

- > **Employment Disputes and Compensation**
- > **Full or Aspect Enquiries** - maximum payable is £5,000 with excess being 20% of the claim
- > **Awards and Service Occupancy** - defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made. In addition, negotiation to recover possession of premises owned by you from them
- > **Legal Defence** - defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. Including prosecution under health and safety
- > **Property Protection** - protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass
- > **Bodily Injury** - cover to negotiate your, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business
- > **Tax Protection** - representation in appeal proceedings with HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due.  
Maximum payable is £5,000

### Optional cover:

- > **Contract Disputes** - cover to negotiate disputes relating to a contract you have entered into with a customer or supplier for the purchase or sale of goods or services where the amount in dispute exceeds £250
- > **Tenancy Disputes** - negotiating your legal rights in a tenancy dispute between you and your landlord not relating to rent, service charges or renewal of the agreement
- > **Statutory Licence** - appeal to the relevant statutory or regulatory body, court or tribunal following the suspension, revocation, change or refusal to renew your statutory licence
- > **Debt Recovery** - cover to negotiate your legal rights including enforcement of judgement to recover money and interest due from a customer or supplier following the sale or provision of goods and services

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#### Exceptions and Limitations (please refer to the Commercial Legal Protection section of the policy booklet)

- > In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence
- > Claims must be reported within 180 days of you becoming aware of an incident
- > Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim
- > In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective
- > In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal
- > The first £200 of each and every claim in respect of aspect enquiry's
- > Claims caused by your failure to register for Value Added Tax and any investigations by HM Revenue and Customs Special Investigations Section or Special Compliance Office
- > Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences
- > Any claim relating to the settlement under an insurance policy
- > For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due.
- > If a solicitor is required to deal with your legal problem, we will appoint one from the approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards

## 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.

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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

Insured by



**Aviva Insurance Limited.** Registered in Scotland, No. 2116  
Registered office: Pitheavlis, Perth PH2 ONH.  
Authorised by the Prudential Regulation Authority and regulated by  
the Financial Conduct Authority and the Prudential Regulation  
Authority.

Underwritten and arranged by



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