

SCHEDULE

TRADES INSURANCE

Policy No. BAC13339100222

Period of Insurance from

03/05/2025

To Midnight on

02/05/2026

Bionic Financial Services Limited
4th Floor Minster Building
21 Mincing Lane
London
EC3R 7AG

Agency Number: 13339
Agency Ref: 235790452

Insured

Mr Luke Moore

Address

122 Kimberley Road
Nuthall
Nottingham
Nottinghamshire
NG16 1DE

Trading Name	Moore's Window Cleaning
Business Description	Window Cleaner

Premium £264.48

Premium Tax
12% £31.74

Total £296.22

Section Description

PUBLIC LIABILITY
NUMBER OF INSURED PERSONS:
MANUAL - 2
CLERICAL - 0

EMPLOYERS' LIABILITY
NUMBER OF INSURED PERSONS:
MANUAL - 1
CLERICAL - 0

STANDARD PLUS TOOLS COVER
NUMBER OF INSURED PERSONS -

CONTRACT WORKS

OWN PLANT

HIRED IN PLANT

Limit of Indemnity / Sum Insured

£5,000,000

£10,000,000

Not Operative

Not Operative

Not Operative

Not Operative

IMPORTANT Any query should be referred immediately to your Broker.



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Please read this Schedule carefully, check that it meets your requirements and keep it safely with your Policy Booklet

Trading Name	Moores Window Cleaning
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The Endorsements shown below apply to your policy

1 - 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.

Hedron Network Cover Extensions Endorsement Wording – June 2024

It is hereby agreed that the following changes have been made to the standard Trades and Professions Insurance product:

1. Court Attendance Costs

a) for principals, partners and directors are increased from £500 to £750 per day

b) for employees are increased from £250 to £350 per day

with the following updated Clause under the Public and Products Liability and Employers' Liability Sections:

Court Attendance Costs

We will compensate You if at Our request You or any director, partner or Employee is attending court as a witness in connection with a claim for which You are entitled to indemnity.

The maximum We will pay for:

(a) You, each director or partner is £750 per day

(b) each Employee is £350 per day.

2. Temporary Employees

The Temporary Employees clause under the Public and Products Liability and Employers' Liability Sections is amended to increase the number of days from 50 to 62 as follows:

We will indemnify You in respect of temporary Employees. Cover is provided under this Clause to a maximum of 62-days worked in any one Period of Insurance.

*This Clause does not remove the need to declare changes in **Employee** numbers as required by General Condition 1 of this policy.*

3. Bona-fide Subcontractors

The Bona-fide Subcontractors clause under the Public and Products Liability Section is amended to increase annual payments up to a maximum of 30% of turnover as follows:

***We** will indemnify **You** in respect of work carried out by bona-fide subcontractors working for **You** or on **Your** behalf.*

It is a condition precedent to liability under this Clause that:

- (a) where any work is undertaken for **You** or on **Your** behalf by any bona-fide subcontractor **You** must prior to their appointment ensure that each bona-fide subcontractor holds current and valid Public Liability insurance appropriate to the work being carried out with a Limit of Indemnity which is no less than the Public Liability limit of this policy*
- (b) in the event of a claim under this Clause **You** shall provide documentary evidence of the Public Liability insurance held by the bona-fide subcontractors at the time of their appointment to work for **You***
- (c) annual payments to bona-fide subcontractors shall not exceed **£50,000** per annum or **30%** of **Your** annual turnover*

4. Tools Cover Section

a) the single article limit under the Tools Cover Section is increased from £500 or 20% of the sum insured, whichever is greater, to £1,500 as follows:

Cover

***We** will indemnify the **Insured Person** in respect of **Damage** to **Tools** occurring during the **Period of Insurance** and within the **Territorial Limits** provided that such indemnity shall be by payment or at **Our** option by reinstatement or repair.*

***Our** liability in respect of the amount payable to any one **Insured Person** shall not exceed:*

- 1. the Sum Insured stated in the **Schedule***
- 2. **£1,500** in respect of any one **Tool**.*

b) the following Basis of Settlement Clause is added to the Tools Cover Section:

Basis of Claims Settlement

*In the event of **Damage** to **Tools** insured by this Section **We** will pay up to the market value of the **Tool(s)** insured at the time of its damage but no more than the Sum Insured stated in **Your Schedule**.*

*If the lost or damaged property was purchased as new more than 24 months since the date of the loss, we will pay **You** the value of the **Tool** at the time of its **Damage** with an adjustment made for wear, tear and depreciation.*

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Name/
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Continuation Page

Mr Luke Moore trading as Moores Window
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Trading Name

Moores Window Cleaning

The Employers' Liability Tracing Office (ELTO) is an independent industry body comprising members who are EL Insurers. ELTO is a proactive move by the insurance industry to meet it's obligations to help those who have suffered injury or disease in the workplace to identify the relevant insurer quickly and efficiently. At the heart of this process is a centralised database - The Employers' Liability Database (ELD).

Cov a Insurance has joined ELTO and as such are required to supply policy data to the ELD. Below is a list of all company names including the full name of any subsidiary company along with the Employer Reference Number(s) (ERN) to be insured by this policy.

Company Name	Employer Reference Number	Exempt
Mr Luke Moore trading as Moores Window Cleaning		No

Reason for Issue

NEW BUSINESS

Schedule Dated

14/04/2025