



HCC UNDERWRITING
AGENCY LTD

Contractors' All Risks Insurance

SCHEDULE TO THE POLICY

Insurance Broker

Trust Insurance Services Ltd

Policy Number

11233M

Name and Address of the Assured

Mr R Evans T/a Midland Tree Specialists, 72 High Street, Earls Barton, Northampton, NN6 0JG

Business of the Assured

Tree Surgery, Stump Grinding and Landscaping but excluding Railway Clearance & Power-line Clearance
(and no other for the purpose of this policy)

Period of Insurance

From **24th July 2011** to **23rd July 2012** both dates inclusive

Territorial Limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
(unless otherwise agreed)

Property Insured: **Tree Surgery Equipment**

ITEM NO.	DESCRIPTION	SUMS INSURED
1)	The Contract works	GBP any one occurrence
2)	Temporary site buildings &/or site accommodation	GBP any one occurrence
3)	Construction plant tools machinery and equipment but excluding property as described in any other item	GBP any one occurrence
4)	Property as described in items No. 2 and 3 hired by the Assured (but not on fee loan unless otherwise agreed)	GBP any one occurrence
5)	Employees tools and personal effects (limit in respect of the tools and personal effects of any one employee GBP 500)	GBP

The Excesses

The first GBP each and every loss other than
The first GBP each and every loss in respect of theft and malicious damage
The first GBP each and every loss in respect of storm tempest flood water damage
subsidence and collapse
The first GBP per employee in respect of loss or of damage to employees' tools and personal effects

Premium

Deposit	£
Minimum	£
Insurance Premium Tax	£

The premium is subject to adjustment in accordance with General Condition 1

SEVERAL LIABILITY NOTICE

The subscribing insurers' obligations under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of their individual subscriptions. The subscribing insurers are not responsible for the subscription of any co-subscribing insurer who for any reason does not satisfy all or part of its obligations.

08/94
LSW1001 (Insurance)

IN WITNESS WHEREOF this Policy has been signed as follows:

100% - HCC Underwriting Agency Syndicate 4141

Please notify the Underwriters or your Insurance Broker immediately of any amendments required to the coverage provided by this Policy giving full details

Signed in London this



day of **25th July 2011**

BROKER CIG		BROKER L.P.S.O. No. 385		CURRENCY INSD		GROSS PREMIUM IN ALL WAR		MARINE	
ATTACHING TO POLICY NO. 11233M			ENDORSEMENT REF. 25th July 2011			TOTAL			
REGISTRATION			V.A.T	T.O.C. TRIBUNAL		LLOYD'S			
SERIA L	BINDING AUTH. REG. No & DATE		SET. DUE DATE		DEF	ADJ	ILU		
ASSURED/ACCOUNT:				LEAD A/C U/W		LIRMA			
						OTHER COMPANIES			

General Condition 13 The National Plant & Equipment Register is hereby deleted.

All other terms and conditions remain unaltered.

Information:

U.S. CLASSIFICATION:

I N T I A L									
SYND./COY									
I N T I A L									
SYND./COY									
L.P.S.O. NUMBER AND DATE				I.L.U. NUMBER AND DATE					
PLANNED SETTLEMENT DATE:				L.I.R.M.A. NUMBER AND DATE					

All Risks Insurance

POLICY WORDING

OPERATIVE CLAUSE

The Underwriters will indemnify the Assured as stated in the Schedule by payment or at Underwriters option reinstatement or repair in respect of physical loss or physical damage arising from any cause not otherwise excluded and occurring anywhere within the Territorial Limits during the Period of Insurance to property which is being used or is intended for use in connection with the works on any contract site which is the subject of this Policy Such property shall include

1. The works whether permanent or temporary materials incorporated or for incorporation therein other than property insured by item 2. below being the property of the Assured or for which the Assured are responsible including all transits in respect of any contract or work undertaken whether such contract or work was commenced during the Period of Insurance or otherwise Provided that Underwriters shall be under no liability in respect of contracts originally scheduled to be of longer than two years (exclusive of the maintenance period) or with an estimated contract value at inception not exceeding GBP 2,000,000 unless otherwise agreed
2. Contractors' plant tools and equipment demountable and temporary buildings and/or caravans and/or other items of a like nature and materials and/or any other property of whatsoever nature used or intended for use in connection with any contract works being undertaken by the Assured and insured under this Policy all being the property of the Assured or hired by the Assured under the Contractors Plant Association conditions or conditions no more onerous including transit by road, rail or inland waterways
3. Employees Effects for which the Assured is responsible whilst on any site or for which the Assured is responsible under the terms of any joint working agreement The indemnity provided is limited to GBP 500 per Employee unless otherwise agreed

TERRITORIAL LIMITS

Shall mean Great Britain Northern Ireland the Channel Islands and the Isle of Man

EXCLUSIONS

No indemnity is provided in respect of

1. consequential loss, loss of use penalties for delay or non-completion or liquidated damages
2. loss of or damage to
 - a) aircraft aero spatial devices or hovercraft
 - b) waterborne craft or vessels other than safety boats non-self propelled craft or other craft up to 20 feet in length on or about the contract site
3. loss of or damage to mechanically propelled vehicles other than
 - a) vehicles designed primarily to operate as tools of trade (which shall be deemed to include any plant primarily designed to operate on or about a contract site)
 - b) other vehicles brought on to a site for use only on such site
4. all costs rendered necessary by defects of material workmanship design plan or specification and should damage occur to any portion of the Insured property containing any of the said defects the cost of replacement or rectification which is hereby excluded is that cost which would have been incurred if replacement or rectification of the Insured property had been put in hand immediately prior to the said damage for the purposes of this Policy and not merely this Exclusion the property insured shall not be regarded as lost or damaged solely by virtue of the existence of any defect in design plan specification materials or workmanship in the property insured or any part thereof
5. the cost of making good
 - a) mechanical or electrical breakdown or derangement
 - b) wear tear gradual deteriorationbut this Exclusion shall be limited to the parts immediately affected and shall not apply to accidental loss or damage arising in consequence thereof
6. the cost of making good any form of corrosion erosion rust oxidation mildew howsoever the same may arise
7. loss of or damage to stock materials in trade and/or materials for incorporation into the contract works whilst away from any contract site unless in transit
8. loss of or damage to cash notes postal and/or money orders cheques stamps or negotiable instruments of whatsoever nature or other securities for money
9. loss of or damage to any part of the property insured arising out of the works being taken into use or occupation (except for testing and commissioning when applicable) unless the Assured shall give notice to Underwriters as soon as possible and shall agree to pay such additional premium as Underwriters may reasonably require
This Exclusion shall not apply
 - a) to the use of any property as a show house with a value of up to GBP 250,000 and contents with a value up to GBP 50,000
 - b) during the period of 14 days from the date of issue by the Engineer of a Certificate of Completion when a contract is subject to the latest Standard Conditions of Contract of the Institute of Civil Engineers and /or JCT or equivalent conditions of contract
10. any loss of property either by disappearance or by shortage if such disappearances or shortage is only revealed when a routine inventory is made or is not traceable to an individual event or occurrence
11. destruction or damage directly occasioned by pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
12. loss or damage arising for which the Assured is relieved of responsibility under the terms of any contract
13. loss or damage arising from directional drilling operations unless otherwise agreed by Underwriters