

combination construction ltd
49 Ferguson Way
Kesgrave
Ipswich
IP5 2FZ

New Business Pack

Hello combination construction ltd

Thank you for purchasing your Liability Insurance via constructaquote.com.

At constructaquote.com **honesty is our best policy**, that's why you will find everything in this document pack **clear** and **straight forward** to understand. But if you do require any further assistance please do not hesitate in calling one of our **helpful** and **caring** team members on 08081 686868.

What's enclosed in your pack?

- Statement of Fact
- Policy Schedule
- Policy Invoice
- Essential information regarding your policy and our agreement with you can be found on our website:
- Policy Wording and Summary can be found at www.constructaquote.com/documents
- Terms and Conditions can be found at www.constructaquote.com/terms-of-business
- Privacy notice can be found at <https://www.constructaquote.com/privacy-notice/>
- A list of products and insurers available can be found at <https://www.constructaquote.com/product>
- Automatic Renewal – you haven't given consent to automatically renew your policy – you can change this at any time by contacting us.

Alternatively, please contact us on the number below and we will be happy to provide you with copies via post and/or email.

If you have opted to pay our instalment facility and not yet supplied your bank detail, as instructed by our operator, any outstanding balance will be automatically debited from your credit or debit card 24 hours from the date you accept cover.

Yours sincerely

constructaquote.com

POLICY INVOICE

Insured Name: **combination construction ltd**

Business: **Primary Trade: Carpenter**

Postal Address: **49 Ferguson Way
Kesgrave
Ipswich
IP5 2FZ**

Insurer: **Companion - Tradesman Liability**

Reference **COMTL1003729**

Total Premium

Gross Premium	£186.30
Insurance Premium Tax	£22.36
Administration Fee	£0.00
Total Amount	£208.66

POLICY SUMMARY

This policy has been offered on the basis that the insurer offers a comparative premium whilst meeting the level of cover you requested. The policy has been offered based on the information you provided and the benefits you have told us are important to you. We have provided you with the key information to enable you to make a decision on suitability; however we have not provided any personal recommendations.

Cover Exclusions and Conditions

The policy summary, found www.constructaquote.com/documents covers the key facts about your insurance, including Key Exclusions, Excesses, Limitations and conditions. Please take the time to read these as they may impact on your ability to make a claim.

Important information – Most policies contain certain conditions, sometimes called warranties or subjectivities. All warranties will become “suspensive conditions”. This means that cover is suspended for the period during which the warranty is not complied with and means that an insurer will be liable for losses that take place after a breach of warranty has been remedied, assuming that a remedy is possible **If you have opted to include tools as part of this insurance, please refer to the relevant policy wording for any restrictions that may affect your ability to claim.**

Failure to comply with a condition of your policy can result in a claim not being paid, or only part paid.

In particular, we would like to draw your attention to the following:

Policy Excess

Standard Property Damage	£100
Any claim involving damage by theft, attempted theft or malicious damage	£500
Damage to Underground Pipes Cables or Services	£500
Application of Heat	£1000
Non-disclosure of Employees within 14 Days of employment	£500

Policy Endorsements

TOMHLA Height Limit Amendment

Notwithstanding anything contained to the contrary in EXCLUSIONS TO ALL SECTIONS OF the Policy 3j shall read 15 metres and not as otherwise stated

Subject otherwise to the Policy terms conditions limitations and exclusions

TOMFRM Formwork or Shuttering Exclusion

This Policy does not provide indemnity in respect of liability arising out of or in connection with any work involving formwork or shuttering when such work is undertaken as a separate contract

Subject otherwise to the Policy terms conditions limitations and exclusions

TOMWOO Woodworking Exclusion

The following is added to SECTION 2 EMPLOYERS LIABILITY

This Policy does not provide indemnity in respect of liability arising from the use of power driven woodworking machinery other than portable tools applied to the work by hand

Subject otherwise to the Policy terms conditions limitations and exclusions

NOTICE TO POLICYHOLDER

Important changes to Employers Liability Regulations

From 01st April 2011 it became necessary for policyholders to supply their ERN (Employers' Reference Number) when taking Employers Liability Insurance.

What is an Employer Reference Number?

An ERN is given to every business that registers with HM Revenue and Customs as an employer. It is a unique set of letters and numbers used by the taxman and others to identify your firm. It is often referred to on tax forms as an employer PAYE reference.

You will be able to find your ERN on correspondence from HMRC relating to PAYE. It will also appear on any P45s or P60s for previous or current employees of which you have copies.

If you do not have any record of your ERN it may be that you are not registered as an employer. If this is the case, but you are employing or intend to employ someone, it is vital that you register as a matter of urgency.

Why?

ELTO – Employers' Liability Tracing Office is creating a database, ELD - Employers' Liability Database, to meet its obligations in helping those who have suffered injury or disease in the workplace, this database will help identify the relevant insurer quickly and efficiently.

How does this affect me?

From April 2011 you will be asked to supply your ERN Number if you have Employers Liability Insurance. If you are a Limited company, you will also be asked for information for any subsidiary companies you have.

If you do not have this information to hand, you can still renew your policy at this moment in time, however from April 2012 you will not be able to accept a new policy or a renewal of any policy that includes Employers Liability insurance without your ERN number.

Would you like to update us now?

You can supply us with your ERN number now. You can do this by:

Completing the pro forma below and return to:

Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU Email us with the information below at sales@constructaquote.com

Company Name _____

Post Code _____

Policy Number _____

Employers' Reference Number _____

STATEMENT OF FACT

Insured Name:	combination construction ltd
Business:	Primary Trade: Carpenter
Postal Address:	49 Ferguson Way Kesgrave Ipswich IP5 2FZ
Insurer:	Companion - Tradesman Liability
Reference	COMTL1003729

What You Need To Do

First read this document, the Policy Wording and the Summary/Schedule carefully. Please tell us straightaway if anything is incorrect.

For your protection you should keep these documents safe and also keep a written record (including copies of letters) of any information you give us or send direct to the insurer

Important Notice

In accordance with the Insurance Act 2015 you have a duty to present the risk details to us in a fair and understandable way and not to mislead us or the insurers. Broadly this means giving to the insurer, in a clear and accessible manner, accurate details of matters that would affect their underwriting decision which maybe volunteering additional information to any questions you have been asked to answer.

To do this, it is your responsibility to make a reasonable search of information available to you about your business. This will include a whole range of information about you and your senior management team, as well as information about your business, what it does and how it does it. In many cases this wider background knowledge and understanding is just as important to the insurer as what you want to insure, why you want to insure it, and how much for. Think of it as the insurer getting to know you and your business in the widest sense enabling them to make the correct underwriting decision.

Your insurer will agree to provide cover based on the information that you give as well as the information they have gathered themselves. Don't forget to tell your insurer about any changes that happen during the year and remember if you want to make a change to your policy during the year, fair presentation of risk requirements will also apply to that change. You can get more information on the Insurance Act 2015 by visiting www.constructaquote.com/documents

Please check the enclosed documentation and if any of the information contained within the documents is incorrect please advise us immediately with the correct details.

If any changes in circumstances arise during the period of insurance cover please provide full details to us.

A Policy Summary and a copy of the Policy Wording can be downloaded from our website www.constructaquote.com/documents

Carefully read the Fraud Act Notice and the Data Protection Notice and Claims and Underwriting Exchange Register information.

Questions you were asked:

Answers you gave:

Present insurer	No Previous Insurance
Cover start date	14/11/2019
Primary trade	Carpenter
Secondary trade	Carpenter
Are you a Limited Company?	Yes
Total number of manual employees, including labour only contractors (and manual Director if limited company)?	2
How many NON MANUAL employees do you have	0
How many NON MANUAL partners, principals directors are there?	0
Do you require Temporary Employees Cover?	No
Do you have an Employers Reference Number?	
How long have you been established? (In Years)	14
What is your estimated annual turnover?	£0.00
Bona Fide Wageroll (Supply and Fix)	£0.00
What Public Liability Limit do you require?	£1,000,000
Do you require tools cover?	No
Do you require Contract Works Cover?	No
Do you require Cover for your own Plant and Machinery?	No
Do you require cover for Hired in Plant and Machinery?	No
Are you a member of any association or federation?	No
Do you have anyone who is responsible for Health and Safety?	Yes
Do you have anyone who is responsible for written risk assessments?	Yes
Do you work solely on Private Dwelling Houses, Offices, Shops only	Yes

Do you use Heat?	No
What is the max height you work at? (In metres)	10
Do you use any Fixed powered woodworking machinery?	Yes
How many employees use fixed woodworking machinery?	1
Do you have a Workshop?	No
Have you had any Public or Employers Liability or tools claims in the last 5 years?	No

Declaration

Can you confirm that you do not carry out any demolition work other than as part of a building contract?	Yes
Can you confirm that you do not work on aircraft, hovercraft, aerospace systems, watercraft, railways, underground or underwater?	Yes
Can you confirm that you do not work on power stations, nuclear installation or establishments, refineries, bulk storage or premises in oil, gas or chemical industries or offshore structures?	Yes
Can you confirm that you do not work with silica, asbestos or substances containing asbestos nor do you work with acids, gases, explosives, radioactive or similar dangerous liquids or chemicals?	Yes
Please confirm that no proprietor, proposer, director or partner of the business or practice ever had a proposal refused or declined, had an insurance cancelled, or had special terms imposed on an insurance?	Yes
Please confirm that no proposer, director or partner of the business or practice ever been declared bankrupt/insolvent, or are they the subject of bankruptcy proceedings, or been the subject of a County Court Judgement (or the Scottish equivalent)	Yes
Please confirm that you or any partner or director has never been convicted for any criminal offence or for a breach of any statute relating to health and safety at work or have any prosecution pending or outstanding?	Yes

Fraud Act 2006 – Important Notice

You should not provide an answer which you know or believe might be untrue or fail to disclose additional relevant information in response to the questions or declaration contained in this form. Failure to do so may be a criminal offence punishable on conviction with up to 10 years imprisonment and/or a fine.

Data Protection Notice and Privacy Notice

How will we use the information you give us

constructaquote.com is a trading title of Moorhouse Group Limited Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU.
Registered in England and Wales number 03825233

Moorhouse Group Limited is authorised and regulated by the Financial Conduct Authority (FCA) under registration number 308035
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We will only use your information on the basis that it is necessary to administer your insurance contract or help you make a claim. Where we need to pass information to other firms, it will only be for that purpose. These firms will be insurers, other insurance brokers, price comparison sites and firms handling claims. It includes finance providers and firms that process or administer our records.

To help assess your insurance application, maintain Insurance industry database records and to help prevent fraud and money laundering, your details will be submitted to fraud prevention agencies and other organisations where your records may be searched.

We may also conduct a search with a credit reference agency to assist us in providing a quote and to check which payment options we can make available to you. A copy of this search may be left on your credit file but will not affect your credit score.

All personal information is treated confidentially and is safely stored on our computer servers, with security systems preventing unauthorised access.

Please note: We will only disclose any information to you. If you would like someone else to deal with your quotation or policy on your behalf please ensure you notify us.

We will also disclose your information in the following exceptional cases permitted by law:

- ✓ Where we are legally forced to;
- ✓ Where there is a duty to the public to disclose information;
- ✓ Where you have given permission to disclose information;
- ✓ Where we have to protect our interest.

If we have to transfer information to a third country outside the EU, we will only do so if a similar level of protection applies.

What type of personal information do we need?

- ✓ We may need personal details which might include your name and postal address, date of birth, telephone number, email address, credit / debit card details and bank details. This may include details of members of your family, lifestyle, finances, business or education.
- ✓ We will only collect what is necessary and will only keep it for as long as we are required to do so in line with our data retention policy. You can ask us for a copy.

What other types of information may we need (sensitive)?

- ✓ We might also need details of criminal convictions.
- ✓ We will only collect what is necessary and protect it with appropriate security measures.
- ✓ Under certain circumstances we may also need to obtain information about Race or Origin, Gender, Religion, Health, Politics, Genetics, Trade Union Membership or Sexual Orientation.
- ✓ Please ensure that you only provide us with sensitive information about other people with their agreement.

How do we obtain your information?

- ✓ We may gather it from information you submit to a website, by telephone, face to face or by email.
- ✓ We may receive it from insurers, other insurance brokers, price comparison sites and firms handling claims. It includes finance providers and firms that process or store our records. We may also receive your information from an introducer appointed representative or an external data company.
- ✓ Website usage information is collected using cookies, more information about this can be found below.

What are my legal rights?

You can obtain a copy of your personal information from us without charge by contacting us at the address below. This may include the right to transfer information to other providers.

Compliance Department, Moorhouse Group Ltd, Barclay House, 2-3 Sir Alfred Owen Way, Caerphilly, CF83 3HU

Or

Email: compliance@constructaquote.com

Please quote your name, postal address and email address along with the details of your requirement. In order to confirm your identity and before providing you with details of any personal information we may hold about you, you may be required to provide two forms of identification such as a copy of a passport or driving licence and a copy of a utility bill to confirm address.

- ✓ You have the right to ask us to correct information.
- ✓ You have the right to ask us to delete your information or stop using it, unless it is necessary for us to retain it for insurance or financial purposes as set out in our data retention policy.
- ✓ You may have the right to object if decisions about you are made solely by a computer.
- ✓ You have the right to complain to the Information Commissioner at www.ico.org.uk, Tel: 0303 123 11132

A full copy of our privacy policy is available <https://www.constructaquote.com/privacy-notice/>

This Commercial Insurance Policy will provide you with the cover you selected to insure against unforeseen and unexpected events.

Please ensure you check all of the information given, especially the Statement of Fact because failure to disclose any information could result in all or part of a claim not being paid, or the policy being cancelled.