

**Contractors Combined  
Renewal  
Schedule**



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**Policyholder:** Mr C Hawley & Mr T Brady T/A Goodenough Services  
**Address:** Caidan House, Canal Road  
Timperley  
Altrincham  
Cheshire  
**Postcode:** WA14 1TD  
**Business:** Installation of Hygiene Dispensing Units and Installation of soap dispensers and toilet roll holders, dishwasher dispensing units and other dosing systems.

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**Policy Ref.:** APL03412CTR-17  
**Effective Date:** 21/02/2017 **Expiry Date:** 20/02/2018  
**Date of Issue:** 22/02/2017 **Renewal Date:** 21/02/2018  
**Renewal Premium:** £2,822.83  
**Includes: IPT @ 10.00%** £256.63

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***Notice to Policyholder.***

There are some important changes to your policy that will be effective from your renewal date . These are shown below. Please that you read these changes carefully in conjunction with your policy wording.

**Insurance Act 2015**

The Insurance Act 2015 (Act) will come into force with effect from 12 August 2016 and we are implementing the changes made Act into our policies. The key elements relate to:

1. A new duty of fair presentation of the risk
2. Removal of Basis of Contract conditions
3. Remedies available for breach of warranties and other contractual terms
4. Changes to the way that fraudulent claims are dealt with.

Other Changes to Your Policy relate to:

- Subjectivity Condition
- Cancellation Condition
- Change of Risk
- Data Protection Act

Full details can be found [Here](#)

**Change of Underwriters**

Please be aware that with effect from renewal The Underwriters for one or more Sections of this Policy have changed.

Full details can be found in the 'The Contract of Insurance and the Underwriters' section of the Policy wording. A copy of the policy wordings is available for download at <http://www.arista-insurance.com/products.htm>

**Claims, Help & Assistance**

There are new helplines for You to report claims occurring on or after renewal and the contact details if you need to make a complaint have changed. Please refer to page two of the policy wording under the heading 'Making a Claim'.

**Complaints Procedure**

The Complaints procedure and contact details have changed. Please refer to page four of the policy wording under the heading 'How to Complain'.

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**Your Agent is:** The Alan Stevenson Partnership Limited  
**Address:** 34 Victoria Street  
Altrincham  
Cheshire  
**Postcode:** WA14 1ET  
**Telephone No:** 0161 9283991  
**Fax No:** 0161 9416195  
**Email Address:** bernice@astevenson.co.uk

**Agency No:** 747

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Arista Insurance Limited (FRN 459593) an appointed representative of Towergate Underwriting Group Limited FCA Register N 313250, authorised and regulated by the Financial Conduct Authority.

Underwritten by Ageas Insurance Limited and certain Underwriters at Lloyd's and other insurance companies. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered office address: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA Registered in England and Wales No 354568.

**Endorsements and Conditions**

This document, along with the policy wording will contain Endorsements and additional clauses, which, along with the Policy Conditions and Conditions Precedent impose certain obligations upon You which if not complied with may invalidate Your insurance claim.

If you are unable to comply with any Endorsement, additional clauses, Policy Condition or Conditions Precedent You should contact Us immediately, through Your insurance agent. We will then decide whether We might be prepared to agree a variation of the

All Endorsement, additional clauses, along with the Policy Conditions and Conditions Precedent remain effective unless You receive written confirmation of a variation from Us through Your insurance agent

A full policy wording may be found at [www.arista-insurance.com/products.htm](http://www.arista-insurance.com/products.htm)

**If after reading your schedule you have any questions, please contact your agent as noted above.**

**Legal Liabilities Section**

<b>Cover</b>	<b>Indemnity Limit</b>
Employers Liability Injuries to Working Partners Extension applies	£10,000,000
Public Liability	£5,000,000
Product Liability	£5,000,000
Third Party Property Damage	<b>Excess</b> £500
Use of Heat	<b>Excess</b> £1,000
Underground Services	<b>Excess</b> £1,000

**Section Endorsement**

**Bona-Fide Sub-Contractors**

This endorsement replaces the Bona-Fide Sub-contractors extension within the Policy

We will indemnify You in respect of Your legal liability for work carried out by Bona-Fide Sub-Contractors working for You on Your behalf provided that We shall not be liable under this extension

1. unless prior to appointment You shall check that Bona-Fide Sub-Contractors hold a current Public Liability insurance with a limit of indemnity not less than £2,000,000
2. in the event of a claim under this extension You shall provide documentary evidence of the Public Liability insurance held by the Bona-Fide Sub-Contractor at the time of his appointment to work for You

Subject to all other terms conditions limits and exceptions of this Policy

**Business Legal Expenses Section**

<b>Cover</b>	<b>Limit of Indemnity</b>
Essential Business Legal Expenses	£250,000
Wageroll	£44,000
<b>Included within the Cover</b>	
Employment Disputes	
Employment Compensation Awards	
Tax Protection	
Property Disputes	
Compliance and Regulation	
Employees' Extra Protection	
Legal & Tax Advice	<b>Helpline - 0344 472 2924</b>
Counselling Helpline	<b>Helpline - 0333 000 2082</b>

Register at [www.araglegal.co.uk](http://www.araglegal.co.uk) with promotional code **X1232K169654**

**The following Cover has not been selected: -**

Contractors All Risks - Not Insured

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**Policy Endorsements**

**Activity Restrictions**

We will not indemnify You against legal liability in respect of:

The use of heat away from Your premises.