

## SCHEDULE

## MASTER TRADESMAN

**Policy No. BAC00000025412**

Period of Insurance from

16/12/2024

To Midnight on

15/12/2025

Please contact your broker if you have any questions or if you wish to make any adjustments.

**Agency Number:** 9654  
**Agent Ref:** BAC00000025412

Insured

Able Drainage Ltd

Address

36 Colesdown Hill  
Plymouth  
Devon  
PL9 8AE

Business Description

Drain Cleaning

Premium

£272.05

Premium Tax  
12%

£32.65

Total

£304.70

### Section Description

### Limit of Indemnity / Sum Insured

PUBLIC LIABILITY  
NUMBER OF INSURED PERSONS:  
MANUAL - 1  
CLERICAL - 1

£5,000,000

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

£10,000,000

STANDARD PLUS TOOLS COVER  
NUMBER OF INSURED PERSONS - 0

Not Operative

CONTRACT WORKS

Not Operative

OWN PLANT

Not Operative

HIRED IN PLANT

Not Operative

**IMPORTANT** Any query should be referred immediately to your Broker.

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

Business Description

Drain Cleaning

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.

#### 10 - Heat Exclusion

**We** shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with the use of electric oxyacetylene or other welding or heat cutting equipment hot air guns blow lamps or blow torches tar bitumen or asphalt heaters or any other equipment or process involving the application or use of heat elsewhere than at **Your** own premises.

#### 13 - Damage to Drains

**We** shall not be liable in respect of **Damage** to drains or pipes caused by or arising out of any cleaning or unblocking process or work

#### 14 - Woodworking Machinery Exclusion

(Applicable to the Employers' Liability Section only)

**We** shall not be liable in respect of **Bodily Injury** caused by or in connection with the use of power driven woodworking machinery other than portable tools applied to the work by hand.

#### Removal of Damage to Drains

It is hereby agreed that Endorsement 13 - Damage to Drains shall not apply and is of no effect

**4(£250) - Increased Property Damage Excess**

The amount of **£100** shown in Exclusion 10 (c) of the Public and Products Liability Section is increased to the amount stated in the **Schedule** against this Endorsement Number.

**46 - Change of Excess (Groundwork)**

Public and Products Liability Section Exclusion 10(a) is amended to read as follows:-

10. (a) underground pipes cables or services **£1500**.

**47 - Groundworkers Endorsement**

It is hereby agreed that Endorsement 1 – Excluded Activities parts 1.2 and 1.3 are deleted.

**53 - Motorway and A-Road Exclusion**

**We** shall not be liable in respect of **Bodily Injury** or **Damage** to property caused by or in connection with work on either Motorways or A-Roads.

**CSF0004 – Business Description**

It is hereby noted that the business description as noted on the **Schedule** extends to include Drainage Repairs.

It is noted that the activities relating to the trade of Drainage Repairs does not exceed 5% of the total turnover of the **Business**.

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### Continuation Page

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Name/  
Address

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Plymouth  
Devon  
PL9 8AE

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
Able Drainage Ltd		Yes