

## **HETAS Schedule**

### Welcome to RSA.

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information provided to Royal & Sun Alliance. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Policy Number:	RTT284415-199
Your Details:	
Policyholder:	A Clean Sweep Limited
Policyholder's Address:	69 Uxbridge Road, Feltham, Middlesex, TW13 5EQ
Business Description:	Chimney sweeping Solid fuel installation and maintenance, including remedial works to chimneys and fireplaces
Your Intermediary's De	ails:
Intermediary Name:	Jelf Insurance Brokers Ltd
Address:	Apex House, Apex Park, Wainwright Road, Worcester, WR4 9FN
Your Policy Dates:	
Period of Insurance: 28/0	2/2018 To: 27/02/2019

#### Your Premium Information:

Premium: £538.00 Insurance Premium Tax: £64.56

### Total Amount Due: £602.56

Royal & Sun Alliance Insurance plc (No. 93792). Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised and regulated by the Financial Services Authority.

The Covers available for our Property Damage and Business Interruption Insurances are as follows:

- 1. Fire, Lightning, Aircraft and Explosion
- 2. Earthquake
- 3. Riot and malicious persons
- 4. Storm or flood
- 5. Escape of water
- 6. Impact

- 7. Sprinkler leakage
- 8. Theft
- 9. Subsidence
- 10. Any other accident
- 11. Glass
- 12. Specified Items: 'All Risks'

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the Policy coverage please refer to the Policy Wording.

A full copy of your Policy Wording is available on request. Please contact your insurance intermediary at the address shown if you wish to request a copy.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

If there are any additional Policy-level Clauses applicable, these are shown below

## Property Damage Insurance

## **Business Interruption Insurance**

### **Liability Insurance**

Section 1

Employers' Liability	Limit of Indemnity	
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000	
Any one Event arising directly or indirectly out of Terrorism	£5,000,000	

# If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below

Section 2	Limit of Indemnity
Public / Products Liability	
Any one Event	£5,000,000
All Events happening during any Period of Insurance in respect of products supplied	£5,000,000
All incidents considered by the Company to have occurred during any Period of Insurance in respect of pollution or contamination of buildings or other structures or of water or land or of the atmosphere	£5,000,000

## If there are any additional Clauses applicable to Public/Products Liability Insurance, these are shown below

### Policyholder's Contribution

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property

Section 3			
Legal Defence Costs	Limit of Indemnity		
<b>Part A</b> The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000		
<b>Part B</b> The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any Period of Insurance	£250,000		

If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below

Section 4			
Financial Loss		Limit of Indemnity	
A)	The total amount payable by the Company in respect of all damages costs and expenses arising out of any one claim during any Period of Insurance	£500,000	
B)	The total amount payable by the Company in respect of all damages costs and expenses arising out of all claims during any Period of Insurance	£500,000	

## If there are any additional Clauses applicable to Financial Loss Insurance, these are shown below.

### Policyholder's Contribution (Financial Loss)

The indemnity provided by Section 4 is subject to a Policyholder's Contribution of the first 10 per cent of any one claim subject to a minimum contribution of  $\pounds$ 500 and a maximum contribution of  $\pounds$ 10,000

### **Professional Indemnity Insurance**

Business:	Testing and inspection services, feasibility studies, design and technical information, advice, calculations and the supervision of construction or installation not carried out by you or your subcontractor.
Limit of Indemnity:	£500,000 any one claim and in the aggregate
Retroactive Date:	28/02/2014
Insured's Contribution:	£1,000 each and every claim

## **Personal Accident Insurance**

### Legal Expenses Insurance

This policy is extended to include Legal Expenses cover.

A)	Any one Event Limit of Indemnity	£100,000
B)	All claims and legal proceedings and Taxation Proceedings notified during any Period of Insurance Limit of Indemnity	£100,000

If there are any additional Clauses applicable to Legal Expenses Insurance, these are shown Below

### Third Party Provider

This clause applies to the Legal Expenses Insurance section of this Policy

For the purposes of Definition 14 We/Us/Our the third party provider approved by Royal & Sun Alliance Insurance plc is

Cigna Legal Protection which administers this insurance on the Company's behalf

Any notification of a claim must be addressed to

Claims Department Cigna Legal Protection 1st Floor, Chancery House, St Nicholas Way, Sutton, Surrey SM1 1JB. Tel: 0330 100 9516 Fax: 0330 100 9514

Management Protection

Not Insured

**Terrorism Insurance**