

**CONTRACTORS ALL RISKS
INSURANCE PRESENTATION**

RM Build Services Ltd

Prepared by Jacob Fordham
on behalf of
M&DH Insurance Services Ltd
Sandland Court, Pilgrim Centre
Brickhill Drive
Bedford
MK41 7PZ

Tel: 01234 352230 / Fax: 01234 352330

Email: jacob@mdh-insurance.co.uk

Name of PolicyHolder: RM Build Services Ltd

Postal Address: Alpha House 40 Coinagehall Street, Helston, Cornwall, TR13 8EQ

Business Description: 79% General Building 1% Titled Roofing repair 20% Plumbing- General repairs, any gas work is done by bonafide subcontractors

General Information:

Heat Work at the Premises:	0%
Heat Work Away from the Premises:	2%
Permits Obtained for Heat Work:	Yes
Height Limit:	15 Metres
Depth Limit:	1 Metre
Domestic:	95%
Commercial:	5%
Industrial:	0%
Hazardous Location:	No
New Build:	0%
Refurbishment:	100%
Any work involved in Underpinning:	No
Any work involved in Basements:	No
Any work involved with Timber Frame:	No
Any work involved with Piling:	No
Involved in Asbestos removal:	No

HSE: None

**CCJ's, Bankruptcies,
Liquidations and Criminal
Convictions:** None

Risk Management: Written Health Safety Policy / Risk Assessments Yes

Trade Associations: SMAS

Established: March 2016

Employers Ref. Number: TBC

Insurer: HDI Global SE & Lloyds of London (X L Catlin Lloyds Syndicate 2003)

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Period of Insurance:

3rd May 2020 - 2nd May 2021

3rd May 2020 - 2nd May 2021 - Excess Layer



M&DH Insurance Services Ltd
are authorised and regulated by the Financial Conduct Authority
Registered in England No. 4567536
Registered Office:
Elwood House, 42 Lytton Road, Barnet, Herts, EN5 5BY

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The Insurance Act 2015 and Your Responsibilities

You are responsible for answering questions in relation to any proposal or insurance cover honestly and to the best of your knowledge, providing complete and accurate information which insurers will require. This also applies to your responses in relation to any assumptions you may agree to in the process of applying for insurance cover. This is particularly important before taking out a policy but also at renewal or if you make a midterm adjustment to your policy. If you fail to disclose information or misrepresent any fact which may influence the insurers' decision to accept the risk or the terms offered this could invalidate the policy and mean that claims may not be met. You must check all details on any proposal form or statement of facts document and pay particular attention to any declaration you may be asked to sign.

Conditions / Warranties

You must comply with any conditions, clauses or warranties contained within the insurance we have arranged. Failure to comply can result in the insurer not settling claims or terminating your policy. Average - In the event of under-insurance, Insurers may reduce the amount of any claim settlement in the same proportion as the sum insured bears to the total value of the insured property items.

This presentation is a record of the information advised to us and of the facts collated in respect of your risk. These are taken into account when arranging the insurances on your behalf. Please make us aware of any County Court Judgements (CCJ's) or any HSE prosecutions. It is also designed as a guide to your insurance arrangements and is intended as a quick reference document a brief summary only. For full details of cover, warranties, terms and conditions please refer to the policy document or contact ourselves for assistance.



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EMPLOYERS LIABILITY:

Basis of Cover: Indemnity for your legal liabilities to employees consequent upon death or bodily injury arising out of or in the course of each persons employment. Please be aware that Employers Liability is a legally required cover where a firm has any person that could be deemed to be an "employee" and not just where that person is directly employed by the firm. Cover includes legal costs and expenses incurred in defending prosecutions under Health and Safety legislation.

Geographical Limits: Great Britain, Channel Islands, Isle of Man and Non-manual employees anywhere in the world.

Limit of Indemnity: £10,000,000

Wageroll: RM Build Services Ltd

Clerical Employees:	£nil	
Clerical Directors:	£17,000	
Manual Directors:	£nil	
Payments to Direct Employees including Labour Only	£26,640	** Supervisory/Foreman
Sub-Contractors: (if applicable)	£29,600	** Drivers/Yardsman
	£59,200	** Ground level manual work
	£32,560	** All other manual work
Total Payments:	<u>£148,000</u>	
Payments to Bona-fide sub-contractors:	£5,000	



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PUBLIC/PRODUCTS LIABILITY:

Basis of Cover:	Indemnity for your legal liability for injury to the public or loss of or damage to property not owned by you or in your custody or control and, if applicable, Indemnity for accidental bodily injury sustained by or accidental loss of or damage to the property of Third parties arising from defects in goods you manufacture, sell supply, test, service or maintain.
Geographical Limits:	Great Britain, Channel Islands, the Isle of Man and Non-manual work anywhere in the world.
Public Limit of Indemnity:	£5,000,000 in any one occurrence unlimited during the period of Insurance.
Products Limit of Indemnity:	£5,000,000 in any one / and in all occurrences unlimited during the period of Insurance.

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Total Annual Turnover:	£468,000
Cost of Materials:	£90,000
Contracting Turnover:	£378,000

Principal Terms, Conditions, Warranties & Exclusions:

- Public & Products Liability Excess £500 increasing to £1,000 in respect of heat
- Work on high risk/hazardous locations
- Subject to a Standard Health & Safety Survey
- Application of Heat Warranty (Where applicable)
- Subject to Annual Declarations



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CONTRACT WORKS

Maximum Contract Length: 12 Months
Maximum Contract Value: £100,000
Total Estimated Annual Turnover: £468,000

Insured: Permanent or Temporary materials incorporated or for incorporation therein for which the insured is responsible.

Professional Fees: The insurers will indemnify the insured in respect of Architects, Surveyors, Consulting Engineers and other professional fees incurred in the repair, reinstatement or replacement of the Contract works consequent upon DAMAGE for which indemnity is provided.

Debris Removal: Removing Debris
Dismantling and/or demolishing
Shoring up or propping
Clearing or repairing drains and service mains

CONTRACTORS PLANT

Insured: Constructional plant tools and equipment, site huts and temporary buildings and contents thereof owned by or hired by the insured for which the insured is responsible.
This is insured on an indemnity basis which takes into account wear and tear and the age of the items/item on settlement of a claim.

Basis of Cover: "All Risks" Anywhere in the United Kingdom

Own Plant Sum Insured: £35,000

Company Owned Tools: £20,000

Employee Tools: £nil

Hired in Plant Charges: £nil

Maximum Value of any one item of Hired in Plant: £nil

Principal Terms, Conditions, Warranties & Exclusions:

- All Other claims Excess £500
- Fire, Theft and Malicious Damage excess £1,000
- Continuing Hiring Charges
- Work on High Risk/Hazardous Locations Exclusion
- Plant Security Conditions

5 YEARS CLAIMS / NOTIFICATIONS / LOSSES OR INCIDENTS

None reported.

EXCESS PROTECTION INSURANCE

Insurer: The Great American Insurance Group

Limit of Liability: £1,000 Excess in the aggregate Limit

WHAT IS EXCESS PROTECTION?

When you make an insurance claim you have to pay an 'excess'. M&DH Insurance Services Ltd can now offer an excess protection insurance policy that allows you to reclaim your excess when you have a claim.

HOW DOES IT WORK?

Mr Johnson buys Excess Protection with a cover level of £1,000.00. He has a Public Liability claim where the excess is £500.00. Once the claim has been paid (net of the excess) Mr Johnson's excess of £500 is refunded in full. If he then has a claim in the same year on his Plant policy where the excess is £1,000 once the claim has been paid, Mr Johnson will have £500 of it refunded because he only has £500 of his £1,000 excess protection cover left.

If he had bought £2,500 of cover, the second excess would be refunded in full and there would be £1,000 of unused cover left if he then had a subsequent claim in the same policy year.

CUSTOMER BENEFITS

The excess protection is very affordable and if you have to make a claim it could potentially save you thousands of pounds in excess. Also, if you take a higher excess on your main insurance, your premium could reduce but the excess would be protected.

WHAT DOES IT COVER?

Excess cover protection is available to cover all your commercial policies. Excluding Directors and Officers (D&O) and Professional Indemnity Insurances (PI).