

**PROFESSIONAL INDEMNITY
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

HSE: None

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

Established: March 2016

Insurer: Allianz

Period of Insurance: 3rd May 2020 - 2nd May 2021



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

M&DH Insurance Services Ltd
Sandland Court
Pilgrim Centre, Brickhill Drive
Bedford MK41 7PZ



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.

RM Build Services Ltd

Split in Turnover for the last financial year ending

	UK	USA / Canada	Other
Turnover where the Firm designs and constructs from it's own design and provides full technical supervision	£375,029	£0	£0
Fees where the Firm provides design, project management & technical services only (i.e. no construction is undertaken by the Firm)	£0	£0	£0
Turnover where the Firm constructs from others' designs performed on behalf of the Firm (i.e. where there is contingent design)	£93,757	£0	£0
Turnover where the Firm constructs from others' designs and others' technical supervision	£0	£0	£0
Other turnover not mentioned above (details below)	£0	£0	£0
Total turnover for the group	£468,786	£0	£0

Percentage split of the disciplines within your design and consulting department

Architectural	85%	Quantity Surveying	0%
Civil Engineering	0%	Project Management	5%
Structural Engineering	0%	Heating and ventilation and electrical engineering	5%
Mechanical Engineering	0%	Project Co-ordination	5%
Interior Design	0%	Others (details below)	0%

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Limit of Indemnity: £250,000 In the aggregate with costs and expenses in addition

Gross Fees: £0

Excess: £2,500

Policy Wording: Allianz

Retroactive Date: 3rd May 2018

Jurisdiction: United Kingdom

Territorial Limits: United Kingdom

Additional Information: Architectural -Non-structural refurbishment

5 YEARS CLAIMS / NOTIFICATIONS / LOSSES OR INCIDENTS

None reported.



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