

**CONTRACTORS ALL RISKS  
INSURANCE PRESENTATION**

**RM Build Services Ltd**

Prepared by Morgan Braud  
on behalf of  
**M&DH Insurance Services Ltd**  
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**Name of PolicyHolder:**

RM Build Services Ltd

**Postal Address:**

Alpha House 40 Coinagehall Street, Helston, Cornwall, TR13 8EQ

**Business Description:**

79% General Building 1% Tiled Roofing repair in isolation 10%  
Electrical Engineering 10% Plumbing- in isolation. General repairs, any  
gas work is done by bona-fide subcontractors.

**General Information:**

2% of work on Churches

Heat work relates to angle grinding and cutting.

Cold Roofing is subcontracted to BFSC's.

BFSC payments for, Plumbers, Roofers and Electricians

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 structural work involved with 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



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Registered Office:  
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## **RM Build Services Ltd**

<b><u>Risk Management:</u></b>	Written Health Safety Policy / Risk Assessments	Yes
<b><u>Trade Associations:</u></b>	SMAS	
<b><u>Established:</u></b>	March 2016	
<b><u>Employers Ref. Number:</u></b>	120/KB41622	
<b><u>Insurer:</u></b>	Tokio Marine HCC	
<b><u>Period of Insurance:</u></b>	3rd May 2022 - 2nd May 2023	

**\* This insurance policy excludes any loss, damage or liability caused by COVID-19 or any mutation of COVID-19 \***



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## **RM Build Services Ltd**

### **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 note that if you fail to disclose any information (including County Court Judgements (CCJ's), declared bankrupt or insolvent or entered into administration, or increased terms or conditions applied to any insurance policy thrown out, declined or refused insurance cover, HSE prosecutions, or had cover cancelled, or had special terms imposed in respect of any of the covers to which this insurance relates, Criminal Convictions and where relevant Offences under the Road Traffic Act) or change in circumstances to your insurers which could influence the cost, or their decision to accept your insurance, this could invalidate your insurance cover, and could mean that part or all of a claim may be not be paid. Please ensure you notify us of any claims, accidents or incidents which may give rise to a claim as soon as you become aware of them. Failure to do so may affect your insurers' ability to deal with your claim. Please refer to your policy wording for full information.**



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## **RM Build Services Ltd**

### **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:	£20,890	
Manual Directors:	£nil	
Payments to Direct Employees	£25,000	** Supervisory/Foreman
including Labour Only	£15,000	** Drivers/Yardsman
Sub-Contractors:	£45,000	** Ground level manual work
(if applicable)	£22,000	** All other manual work
Total Payments:	£107,000	
Payments to Bona-fide	£25,000	
sub-contractors:		



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## **RM Build Services Ltd**

### **PUBLIC/PRODUCTS LIABILITY:**

<b>Basis of Cover:</b>	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.
<b>Geographical Limits:</b>	Great Britain, Channel Islands, the Isle of Man and Non-manual work anywhere in the world.
<b>Public Limit of Indemnity:</b>	£5,000,000 in any one occurrence and unlimited during the period of Insurance.
<b>Products Limit of Indemnity:</b>	£5,000,000 in any one / and in the aggregate during the period of Insurance.

### **RM Build Services Ltd**

<b>Total Annual Turnover:</b>	£330,000
<b>Cost of Materials:</b>	£90,000
<b>Contracting Turnover:</b>	£240,000

### **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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& IIB

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## **RM Build Services Ltd**

### **CONTRACT WORKS**

Maximum Contract Length: 8 Months  
Maximum Contract Value: £150,000  
Total Estimated Annual Turnover: £330,000

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: £25,000

Company Owned Tools: £20,000

Employee Tools: £0

Hired in Plant Charges: £nil

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

Maximum Value of any one claim / incident of Hired In Plant: £nil

### **Principal Terms, Conditions, Warranties & Exclusions:**

- Fire, Theft and Malicious Damage excess £1,000
- All Other claims Excess £1,000
- Continuing Hiring Charges
- Work on High Risk/Hazardous Locations Exclusion
- Theft of tools from unattended vehicles overnight are excluded, unless the locked vehicle is in a locked building or compound
- Plant Security Conditions



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## RM Build Services Ltd

### 5 YEARS CLAIMS / NOTIFICATIONS / LOSSES OR INCIDENTS

None reported.



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