

**PROFESSIONAL INDEMNITY
INSURANCE PRESENTATION**

RM Build Services Ltd

Prepared by Morgan Braud
on behalf of
M&DH Insurance Services Ltd
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Bedford
MK41 7PZ

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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.

HSE:

None

**CCJ's, Bankruptcies,
Liquidations and Criminal
Convictions:**

None

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

Established:

March 2016

Insurer:

AXA

Period of Insurance:

3rd May 2022 - 2nd May 2023 - PI Insurer

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



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



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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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	£165,000	£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	£165,000	£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	£330,000	£0	£0

Percentage split of the disciplines within your design and consulting department

Architectural	80%	Quantity Surveying	0%
Civil Engineering	0%	Project Management	0%
Structural Engineering	0%	Heating and ventilation and electrical engineering	20%
Mechanical Engineering	0%	Project Co-ordination	0%
Interior Design	0%	Others (details below)	0%



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Limit of Indemnity: £250,000 Any one claim including costs & expenses

Endorsements: Fire combustibility exclusion

Excess: £2,500

Policy Wording: AXA - Professional Combined Design & Construct
CLPI0009P-G

Retroactive Date: 3rd May 2018

Jurisdiction: Worldwide Excluding USA & Canada

Territorial Limits: Worldwide Excluding USA & Canada

Additional Information: Please see Exclusions

5 YEARS CLAIMS / NOTIFICATIONS / LOSSES OR INCIDENTS

None reported.



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