



Date of issue
22 September 2025
Policy number
AC SPI 4590424
Policy wording version
CLPI0009P-G

Your renewal

Important information

- We have used the information in this document and your statement of fact to provide your insurance cover. You must check that the information is correct.
- If any of the information is incorrect we may change the terms and conditions, the premium, or withdraw cover.

What's enclosed

- Your statement of fact
- Policy wording
- Important notice to policyholders

What you need to do next

- Please read the following documents to check the details are correct and that the level of cover meets your needs:
 - Your schedule
 - Your statement of fact
 - Your policy wording
- We may have amended your terms and conditions so please carefully check the Endorsements and Excesses stated in this document.
- You should read this information along with your policy wording.
- If you have any questions or need to change any of the details, please contact your insurance broker
- Please keep this schedule safely with your policy wording.

Change of details?

Please contact your insurance broker if any of these details need to be changed

Your broker's details

Name	Howden UK Brokers Ltd t/as Howden UK Brokers Ltd (PML Colchester)
Agency number	8079523

Your schedule

Professional Combined Prevent and Protect

Your details

The insured	Busy Energy Ltd
Correspondence address	3 Ings Court Ings Lane Kellington Goole North Yorkshire United Kingdom DN14 0NX

Helpful information

• **The insured** is the person, firm, company or organisation legally entitled to receive protection of the insurance in the event of a valid claim

Your premium

Premium	£ 870.67
Insurance Premium Tax (IPT) at the current rate	£ 104.48
Total amount payable	£ 975.15

Your period of insurance

Date this policy starts	20 October 2025
Date this policy expires	19 October 2026
Next renewal date	20 October 2026

Your retroactive date

Retroactive date	21 October 2012
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• In the event of a claim you will only be covered for work carried out on or after the **retroactive date**. This applies to the professional indemnity section of cover only.

Your business details

Professional business	Heating And Ventilation Contractor
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Your policy covers

Professional indemnity	✓ covered
Limit of indemnity	£500,000
Public liability	✗ not covered
Employers' liability	✗ not covered
Directors' and officers' liability	✗ not covered
Contents all risks section	✗ not covered

Excesses that will apply to your policy

The excesses below apply to your policy.

cover	excess
Professional indemnity	£2,500

► **Excess** is the first amount of any claim or claims, for which you are responsible.

Endorsements that will apply to your policy

Any words in bold print are defined terms. You can find more information about these in your policy wording.

► An **endorsement** is a change to your policy terms and conditions which can either restrict your cover or provide you with extra cover

044 Fire combustibility exclusion

The following applies to the Professional indemnity section of **your policy**

1. The definition of **Claim(s)** in **your policy** is deleted and replaced by the following

Claim(s)

Any verbal or written demand, notice or communication from a third party

1. making an assertion for legal remedy or any other form of compensation or remedy
2. containing reference to, or serving notice of, intent to start legal proceedings
3. invoking any pre-action protocol as set under the Civil Procedure Rules and/or
4. referring to arbitration, adjudication or complaint proceedings
5. alleging or asserting the rendering of any property unfit for habitation

2. **Fire combustibility exclusion**

We will not cover any **claim** or **claim circumstance** arising directly or indirectly out of, or in any way connected with, any actual or alleged failure of any product, material or system used in the construction, alteration, repair, treatment or refurbishment of any building or structure to comply with applicable regulations in respect of the performance of combustibility, fire resistance or fire protection.