



Tradespeople & Homeworkers Renewal Schedule

The Insured	Busy Energy Ltd
Policy number	PC337259
Broker name	HOWDEN UK BROKERS LIMITED (DOVER) CT16 3EH
Period of insurance from	20/10/2025
Period of insurance to	19/10/2026
Policy form reference	SME546I.11

IMPORTANT – Please read the following information carefully

This schedule, the policy, the statement of facts, endorsements and certificate should be read as if they are one document.

Sanctions

We will not provide cover nor will we make any payment or provide any service or benefit to **you** or any other party to the extent that such cover, payment, service, benefit and/or any business or activity of **yours** would violate any applicable trade or economic sanctions law or regulation.

The Business Trade(s)	Plumbing And Heating Engineers Plumbing And Heating Engineers, Heating & Ventilating Contractor
Address	3 Ings Court Ings Lane Kellington Goole North Yorkshire United Kingdom DN14 0NX

Your premium		
Premium (excluding insurance premium tax at current HMRC rate)	Insurance premium tax at current HMRC rate	Total premium (including insurance premium tax at current HMRC rate)
£1,438.30	£172.59	£1,610.89

Summary of cover

Public and products liability	£1,138.01
Employers' liability	£300.29
Contract works	Not insured
Owned plant	Not insured
Hired-in plant	Not insured
Portable tools and equipment	Not insured
Personal accident	Not insured
Business travel	Not insured
Business equipment	Not insured
Business stock	Not insured
Legal Expenses	Not insured

Policy cover

Excesses applicable

The **excesses** stated below are payable in the event of a claim unless stated otherwise within the endorsements and subjectivities section of **your** policy. Each **excess** shown is **your** total **excess** and includes any policy and/or amended **excesses** that apply.

Public and products liability

Refer to section A in **your** Tradespeople & Homeworkers policy.

Public and products liability - limit of indemnity	£5,000,000
Third party property damage - excess	£250

Employers' liability

Refer to section B in **your** Tradespeople & Homeworkers policy.

Employers' liability - limit of indemnity	£10,000,000
Employers' liability - limit of indemnity arising out of terrorism	£5,000,000

Endorsements and subjectivities wordings

Please find below the endorsements and subjectivities that apply to **your** policy

AR0269A Excluding work involving excavation below a specified depth

Under Section A - Public and products liability, **we** will not pay any claim or claims arising in connection with **damage** involving excavation of more than 2 Metres.

AR0651 Excluding external or internal work above a specified height

Under Section A - Public and products liability, **we** will not pay any claim or claims for **damage** in connection with any external or internal work undertaken at a height from the ground or floor of more than 15 Metres.

Zurich Insurance Company Ltd

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