



## Master Tradesman Plus – Policy Summary

The insurance cover is provided by MMA Insurance plc, Norman Place, Reading, Berkshire, RG1 8DA.

The Master Tradesman Plus product is designed to meet the demands and needs of self-employed persons and small businesses (including limited companies) undertaking a variety of manual, clerical and professional trades who wish to protect their business.

As standard, the policy will provide cover for:

- Public and Products Liability

The following optional additional covers are also available:

- Employers' Liability
- Contract Works
- Tools
- Own Plant
- Goods in Transit
- Hired in Plant

This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid for 12 months and is renewable annually.

## Significant features and benefits of the policy

The table below shows the benefits of this policy and the maximum amounts we will pay in the event of a claim:

Description	Cover
<p><b>Public/Products Liability (Compulsory)</b>                      Legal liability for injury, illness or disease to any member of the public and loss of or damage to their property occurring during the period of insurance and arising out of the business of the insured</p>	Limits of Indemnity available: £1 Million £2 Million £5 Million
<p><b>Employers' Liability (Optional)</b>                      Legal liability for injury, illness, death or disease of any employee caused during the period of insurance and arising out of the business of the insured</p>	£10 Million Limit of Indemnity
<p><b>Tools Cover (Optional)</b>                      Loss of or damage to hand tools and hand held portable tools owned for use in connection with the business</p> <p>2 levels of cover available:  <b>Standard</b> – excludes theft from unattended vehicles  <b>Standard Plus</b> – includes theft from unattended vehicles</p>	If required all manual principals, partners, directors or employees must be included for the same level of cover <p>Maximum limits available:                      £1,250, £2,500 or £5,000                      £500 Single Article Limit                      Any one Insured person any one period of insurance</p>
<p><b>Goods in Transit (Optional and only available with Tools Cover)</b>                      Loss or damage to goods pertaining to the business whilst in or on or being loaded into or onto or unloaded from any motor vehicle (excluding trailers) owned by or operated under the direct control of the Insured</p>	£2,000 Maximum Limit any one occurrence
<p><b>Contract Works (Optional)</b>                      Loss of or damage to temporary and permanent works executed by the insured including materials supplied or used in connection with the contract</p>	Limits of cover available: £100,000 £250,000 £500,000
<p><b>Own Plant (Optional)</b>                      Loss of or damage to constructional plant tools and equipment owned by the insured</p>	Limits of cover available: £10,000 £25,000 £50,000
<p><b>Hired in Plant (Optional)</b>                      Loss of or damage to constructional plant tools and equipment hired in by the insured</p>	Limits of cover available: £10,000 £25,000 £50,000

# Significant features and benefits of the policy

continued

## Description

### Significant features and benefits of the policy

- Up to 10 employees can be included on the policy
- Automatic temporary employees extension for up to 50 working days (provided Employers' Liability section is in force)
- Health and Safety at Work Act legal fees and costs
- Wide work definition for most trades
- Legal liability arising out of the Defective Premises Act (1972)
- Legal liability for work carried out by bona fide subcontractors working for you
- Contingent Motor Third Party Liability in respect of vehicles used in connection with the business
- Contractual liability
- Cross liabilities
- Court attendance costs
- Indemnity to Principal
- Option to extend Employers' Liability to include:
  - Injury to working partners
  - Use of fixed woodworking machinery
- No minimum premium
- No Claims Discounts available earning up to 20% for 4 or more claims free years
- Option to pay by Instalments (via Direct Debit)
- Dedicated Commercial Claims Helplines 0844 902 0790 operated 24 hours a day, 365 days a year, by staff trained in managing commercial claims
- Free 24 hour Business Legal Helpline

# Significant and unusual exclusions or limitations of the policy

The table below shows exclusions that are contained in your policy and where they can be found. For full details of the exclusions, please refer to the policy document.

Description	See Policy Document
<p><b>Section B: Public Liability</b></p>	
<p><b>Excesses:</b></p>	
<p>General property damage:</p>	
<ul style="list-style-type: none"> <li>• All trades not specified below – £100</li> <li>• Painters and Decorators, Roofers, Property Maintenance/Repair and CCTV Installation, Solar Panel Installation, Damp Proofing and Dry Rot Control, Groundworkers, Swimming Pool Installation, Caretakers, Loft Conversions, Aerial and Satellite Dish Erectors, TV Aerial Erectors – £250</li> </ul>	<p>Page 14</p>
<ul style="list-style-type: none"> <li>• Heating Engineers, Plumbers, Air Conditioning Engineers and Boiler Services (Domestic), Refrigeration Engineers – £500</li> </ul>	
<ul style="list-style-type: none"> <li>• Loss of or damage to Underground pipes, cables or services – £500</li> </ul>	<p>Page 32</p>
<ul style="list-style-type: none"> <li>• Loss of or damage to property caused by or arising from the application of heat – £500</li> </ul>	<p>Page 32</p>
<ul style="list-style-type: none"> <li>• General property damage excesses doubled for the first period of insurance if less than 2 years experience in the trade</li> </ul>	<p>Page 14</p>
<ul style="list-style-type: none"> <li>• Additional employees not covered by the temporary employees extension that are taken on during the period of insurance and MMA Insurance is not informed within 14 days – £500</li> </ul>	<p>Page 12</p>
<p><b>General:</b></p>	
<ul style="list-style-type: none"> <li>• Own property</li> </ul>	<p>Page 30</p>
<ul style="list-style-type: none"> <li>• Property held in trust or in own custody or control other than premises being worked upon</li> </ul>	<p>Page 30</p>
<ul style="list-style-type: none"> <li>• Design plan specification or advice for a fee or when prepared or given by an architect consulting engineer or quantity surveyor</li> </ul>	<p>Page 31</p>
<ul style="list-style-type: none"> <li>• The cost of:               <ul style="list-style-type: none"> <li>(a) rectifying defective workmanship;</li> <li>(b) repairing or replacing faulty goods supplied or work carried out</li> </ul> </li> </ul>	<p>Page 31</p>
<ul style="list-style-type: none"> <li>• Insurance required under clause 21.2.1 of the standard form of building contract or any similar clause</li> </ul>	<p>Page 53</p>
<ul style="list-style-type: none"> <li>• The failure or partial failure of any fire security or warning device to fulfil its intended function</li> </ul>	<p>Page 31</p>
<ul style="list-style-type: none"> <li>• Liability arising from the ownership or use of mechanically propelled vehicles for which compulsory insurance is required by any road traffic legislation</li> </ul>	<p>Page 30</p>
<ul style="list-style-type: none"> <li>• Injury to employees</li> </ul>	<p>Page 30</p>
<ul style="list-style-type: none"> <li>• Injury or damage arising from work involving asbestos</li> </ul>	<p>Page 32</p>
<ul style="list-style-type: none"> <li>• Terrorism</li> </ul>	<p>Page 27</p>

# Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<p><b>Section C: Employers' Liability</b></p> <p><b>General:</b></p> <ul style="list-style-type: none"> <li>• Injury when the employee is entering or getting onto, travelling in or alighting from a motor vehicle in circumstances where road traffic legislation requires insurance or security</li> <li>• The use of power driven woodworking machinery other than portable tools applied to the work by hand (Cover for the use of such machinery can be included for an additional premium)</li> </ul>	<p>Page 33</p> <p>Page 15</p>
<p><b>Section D: Tools Cover</b></p> <p><b>Excesses:</b></p> <ul style="list-style-type: none"> <li>• Theft from unattended motor vehicles (Standard Plus only) – £250</li> <li>• All other claims – £60</li> </ul> <p><b>General:</b></p> <ul style="list-style-type: none"> <li>• Standard cover excludes theft from unattended Motor vehicles</li> <li>• Any single article exceeding £500</li> <li>• Loss of or damage to tools whilst lent out or hired</li> <li>• Loss of or damage to tools from wear and tear, rust, breakdown, cleaning repair or restoration</li> <li>• Theft from unattended motor vehicles where there is no forcible or violent entry to the vehicle</li> <li>• Loss of portable computer and/or ancillary equipment and/or mobile telecommunication equipment</li> </ul>	<p>Page 36</p> <p>Page 36</p> <p>Page 35</p> <p>Page 35</p> <p>Page 36</p> <p>Page 35</p> <p>Page 35</p> <p>Page 36</p>
<p><b>Section E: Goods in Transit</b></p> <p><b>General:</b></p> <ul style="list-style-type: none"> <li>• Damage caused by deterioration or any inadequate packing or insulation</li> <li>• Damage caused by theft or attempted theft from any unattended vehicle unless:               <ul style="list-style-type: none"> <li>(a) the vehicle is securely locked at all points of access</li> <li>(b) between the hours of 9pm and 6am the vehicle is kept within a securely locked building</li> </ul> </li> <li>• Any indirect loss of any kind</li> </ul>	<p>Page 37</p> <p>Page 37</p> <p>Page 37</p>

## Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<b>Section F: Contract Works</b>	
<b>General:</b>	
<ul style="list-style-type: none"> <li>• The first £250 of each and every loss or damage other than by theft, attempted theft or malicious damage</li> </ul>	Page 38
<ul style="list-style-type: none"> <li>• The first £500 of each and every loss or damage by theft, attempted theft or malicious damage</li> </ul>	Page 38
<ul style="list-style-type: none"> <li>• Loss of or damage to the Property Insured while in transit by sea or air</li> </ul>	Page 38
<ul style="list-style-type: none"> <li>• Loss of or damage to any pre-existing structure building or other property at the Contract Site or any contents thereof</li> </ul>	Page 38
<ul style="list-style-type: none"> <li>• Loss of or damage to any part of the Contract Works               <ul style="list-style-type: none"> <li>(a) in respect of which a Certificate of Completion has been issued unless such loss or damage be occasioned within 14 days of the date of issue of a Certificate of Completion in accordance with the 5th Edition of the ICE Conditions of Contract</li> </ul> </li> </ul>	Page 38
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(b) which has been handed over to the Principal</li> </ul> </li> </ul>	Page 38
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(c) which is in occupation or use by or in possession of the Principal or with the permission of the Insured any other person for any purpose other than the performance of the contract</li> </ul> </li> </ul>	Page 39
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(d) which arises after Practical Completion where no Certificate of Completion is to be issued other than in respect of Contract Works undertaken by the Insured on a speculative basis for erection alteration or renovation and which are intended for sale lease or rent by the insured when the indemnity provided by this section shall cease</li> </ul> </li> </ul>	Page 39
<ul style="list-style-type: none"> <li>• Loss of or damage attributable to</li> </ul>	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(a) the mechanical electrical or electronic breakdown failure or derangement or explosion</li> </ul> </li> </ul>	Page 39
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(b) defect in the materials or workmanship</li> </ul> </li> </ul>	Page 39
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(c) any faulty or defective design plan or specification of or advice relating to that part</li> </ul> </li> </ul>	Page 39
<ul style="list-style-type: none"> <li>• Loss of or damage for which the Contractor is not responsible under the terms of the contract</li> </ul>	Page 39
<ul style="list-style-type: none"> <li>• Any shortage or disappearance discovered only on the making of an inventory or periodic stocktaking and not traceable to an identifiable occurrence</li> </ul>	Page 39
<ul style="list-style-type: none"> <li>• Any penalty fine or damages or loss of contract or loss due to delay or increased costs of working or indirect loss of any kind</li> </ul>	Page 39
<ul style="list-style-type: none"> <li>• Theft of or from any unattended motor vehicle or trailer unless it is contained in a securely locked building and there is evidence of forcible and violent entry or exit to the room</li> </ul>	Page 39
<ul style="list-style-type: none"> <li>• Loss or damage arising from</li> </ul>	
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(a) the making of sewers or other excavations exceeding in any part of a depth of 3 metres from the surface</li> </ul> </li> </ul>	Page 39
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(b) any work connected with tunnels, reservoirs, dams, viaducts, bridges or mines</li> </ul> </li> </ul>	Page 40
<ul style="list-style-type: none"> <li> <ul style="list-style-type: none"> <li>(c) any work under or over water</li> </ul> </li> </ul>	Page 40
<ul style="list-style-type: none"> <li>• Loss of or damage to the Property Insured upon which work has been suspended for a period in excess of 30 days</li> </ul>	Page 40
<ul style="list-style-type: none"> <li>• Portable computer equipment and ancillary equipment and/or portable telecommunications equipment</li> </ul>	Page 40
<ul style="list-style-type: none"> <li>• Terrorism</li> </ul>	Page 27



# Significant and unusual exclusions or limitations of the policy

continued

Description	See Policy Document
<p><b>Applies to all sections</b>  <b>Excluded work:</b>            Unless specifically endorsed all policies exclude:</p> <ul style="list-style-type: none"> <li>• Excavations below 3 metres</li> <li>• Felling/Lopping of trees higher than 5 metres</li> <li>• Pile driving, quarrying the use or storage or possession of explosives, water diversion or work under water, fuel, gas, mineral exploration or extraction</li> <li>• Work involving tower cranes or cradles</li> <li>• Work in or on blast furnaces, chimney or well shafts, viaducts, bridges, mines, refineries, offshore installations, power stations, dams, tunnels, airports, aerodromes, docks, wharves, piers, harbours, railways, motorways, ships, aircraft, towers or steeples</li> <li>• Work in or on any building used for the manufacture, processing or bulk storage of any gas, chemical, explosive, oil or petroleum based product</li> <li>• Work on business computers or ancillary equipment including cables unless incidental to a building contract covered by this policy the demolition or partial demolition of any structure, the surfacing or construction of roads or the laying of underground services</li> </ul>	<p>Page 13</p> <p>Page 13</p> <p>Page 13</p> <p>Page 13</p> <p>Page 13</p> <p>Page 13</p> <p>Page 13</p>

**Important note:** In addition there are specific exclusions and limitations that will apply to certain trades and you should discuss your specific requirements with your broker/intermediary to ensure the cover provided is suitable for your needs.

For example:

### For Roofers

Cover will be restricted only for work on buildings of not more than four floors (including basement and attic) occupied solely as private dwellings, shops, offices, hotels, public houses, guest houses, schools, colleges, residential, retirement or nursing homes.

In addition the use of heat and fixed wood working machinery is excluded. A £250 excess will apply.

### Clerical and Professional Trades such as Architects and Accountants

Cover will exclude Professional Indemnity and manual work away. A £100 excess will apply.

## Important notes

### Application of heat and fire precautions

Please see below a copy of the policy wording relating to the precautions required when carrying out work involving the use of heat.

This condition does not override any Endorsement on the Policy excluding the use or application of heat or use of any equipment or materials otherwise covered by this condition.

It is a condition precedent to any liability of the Company that the following precautions will be complied with by The Insured and/or any Employee and/or any of their Sub Contractors whenever work is undertaken away from the Insured's own premises involving the use of electric oxy-acetylene or other welding or flame cutting equipment, blow lamps, blow torches, hot air guns, tar bitumen or asphalt heaters or any other work involving the use or application of heat or the use of Angle Grinders.

### All work involving the use or application of heat

A thorough examination of the immediate vicinity of the work including the area on the other side of any wall, door, partition, roof or other horizontal structure shall be made to ensure that no combustible materials (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) are in danger of ignition by direct or conducted heat.

Any combustible material (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) shall be removed to a distance of not less than 10 metres from the point of work and any combustible materials (including materials to be worked upon or which have been worked upon and, to the greatest extent practical, any materials in the course of being worked upon) which cannot be moved to be covered and fully protected by overlapping sheets of non-combustible material or equivalent protection.

There is to be kept available for immediate use at the site of the work either one portable multi purpose dry powder or Carbon Dioxide fire extinguisher with a minimum capacity of 4.00 Kilograms or a water fire extinguisher of not less than 8 litres capacity made to current European Standards and serviced in accordance with current European Standards.

The ignition and operation of all equipment shall be strictly in accordance with the manufacturers instructions.

No lighted or switched on equipment is to be left unattended and hot tools and hot tips not in use are to be placed in incombustible containers.

Any gas cylinders for the equipment used are to be removed from the point of application of heat as far as practicable during use and outside the premises or at least 15 metres from the point of application of heat when not in use.

For one hour after completion of each period of work involving the application of heat and after the completion of work involving the application of heat in any area in such circumstances that the area previously worked upon ceases to be sufficiently visible to ensure that any outbreak of fire or signs of the possible outbreak of fire will be noticed in any area or areas in which work has been carried out shall not be left unattended and a thorough inspection of the area surrounding the work including that described in paragraph 1 above shall be made at frequent intervals up to the end of the period of one hour to ensure that nothing is smouldering and there is no risk of fire including the area on the other side of any wall, door, partition, roof or other horizontal structure.

**In addition it is a condition precedent to any liability of the Company that whenever the equipment and materials detailed below are in use, the additional precautions specified will be complied with by the Insured and/or any employee and/or any of their sub-contractors whenever work is undertaken away from the Insured's own premises.**

## **Tar bitumen or asphalt heaters**

All heating of tar bitumen asphalt or pitch shall be carried out in a suitable vessel and the vessel is to be located at ground level and in the open air.

## How to contact us to make a claim

Should you need to make a claim, **MMA Commercial Care Line** will manage all aspects of the claim for you from the time it is reported.

### MMA Commercial Care Line

- Dedicated telephone number – **0844 902 0790**
- Dedicated fax number – **0845 604 8628**
- By e-mail – **ccl@cl-uk.com**
- In writing to – **MMA Commercial Care Line, PO Box 471, Cardiff CF10 3ZX**

**MMA Commercial Care Line** is a service exclusive to MMA Insurance and is operated **24 hours a day, 365 days a year** by staff trained in managing commercial claims.

They can:

- Take the details of your claim over the phone, in most cases removing the need for completion of an incident report form.
- Help outside normal opening hours with practical advice and assistance.
- Arrange replacement of goods lost or stolen using the latest product information.
- Take control of the management of claims from start to finish.

## How to cancel your policy

You may cancel the policy, by giving instruction to us at any time.

You have a right to cancel the policy during a period of 14 days from the date of purchase of the contract or the day on which you receive your policy documentation whichever is the later. If you wish to do so and the insurance cover has not yet commenced you will be entitled to a full refund of the premium paid. Alternatively if you wish to do so and the insurance cover has already commenced you will be entitled to a refund of premium with a reduction for the period you have been covered subject to a minimum premium of £25 being retained by the company to cover administration costs.

If at any other time you choose to exercise your right to cancel your policy then you will be entitled to a refund of premium and tax paid subject to a deduction for the period for which you received cover, we will also deduct a further administration charge of £25.

If a claim has been submitted or there have been any incidents likely to give rise to a claim during the current period of insurance no refund will be given for the unexpired period of insurance.

To exercise your right to cancel, please contact your insurance advisor at the address shown on your policy schedule.

## How to make a complaint

It is always our intention to provide a first class standard of service. However we do appreciate that occasionally things go wrong. In some cases your broker or intermediary who arranged the insurance will be able to resolve any concerns, and you should contact them directly.

Alternatively, if you need to complain, please contact us at the following address, quoting your policy or claim number.

Quality Assurance, MMA Insurance plc, Norman Place, Reading, RG1 8DA.

Telephone: 0844 902 1000.

Website: [www.mma-insurance.com](http://www.mma-insurance.com)

Full details of the MMA Internal **Complaints Procedure** are detailed in our leaflet 'Complaints Procedure' which is available on request or may be downloaded from our website.

If you should remain dissatisfied, once MMA has had the opportunity to resolve your complaint, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS). For further details they can be contacted at South Quay Plaza, 183 Marsh Wall, London E14 9SR. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

## Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if we cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN. [www.fscs.org.uk](http://www.fscs.org.uk).

All information in this document is correct at the time of printing (January 2012), for full up to date information please visit our website [www.mma-insurance.com](http://www.mma-insurance.com)

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MMA Insurance plc

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