Renewable Energy Policy Schedule

Policy Number:	10014930RE	Policy Wording Reference:	re090723
Period of Insurance:	From: 11/10/2024	To:	10/10/2025
	both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.		
Effective From:	11/10/2024	Date Issued:	11/10/2024
Reason for Issue:	New Business		

Contract Parties

Insured:	GEN 2 CONSTRUCTION LTD
Including Subsidiary Companies:	None
Address:	Unit 8-9, Station Yard Station Road Doncaster DN10 6QD United Kingdom
Business Description:	Solar Panel Installation
Insurer:	QBE UK Limited (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority; registration number 202842)
Registered Address:	30 Fenchurch Street, London, EC3M 3BD Tel: +44 (0)20 7105 400
	Where Legal Expenses is included the insurer for this section is ARAG Plc on behalf of HDI Global Specialty SE.

Coverholder Details (acting as agent for the underwriters)

All cover is as detailed on the Summary of Cover and Policy Wording

Coverholder Name:	Sutton Specialist Risks Ltd (Bristol)	
Coverholder Address:	Bull Wharf, Redcliff Street, Bristol BS1 6QR	
	Tel: 01179 300 100	Email: info@ssr.co.uk

In line with the Product Intervention and Product Governance Sourcebook we are required to monitor fair product value and we require any material earnings above your commission paid under this transaction to be disclosed.

Claim Notification

Legal Expenses:	ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN Tel: +44 (0) 330 303 1955 email: newclaims@arag.co.uk Also refer to the Helplines
All Other Sections:	Sutton Specialist Risks Ltd, Bull Wharf, Redcliff Street, Bristol, BS1 6QR Tel: +44 (0)117 930 0100 email: claims@ssr.co.uk

In the event of a claim, please notify your agent.

Section:	Employers' Liability	Insured

	Limits of indemnity	
Employers' Liability	£10,000,000	Any one occurrence
Including **sub-limits of indemnity** for:		
Manslaughter **defence costs**	£1,000,000	Aggregate (for both **defence costs** and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
War and terrorism	£5,000,000	Any one occurrence

Territorial limits:	Worldwide but excluding manual work in North America
Claims jurisdiction:	Worldwide excluding North America
Policy Law and Jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located

Section Excess(es):	**Amount**
Excess	Not Applicable

Section subject to declaration adjustment: Yes

Section:	Public and Products (including inefficacy) Liability	Insured

	Limits of indemnity	
Public Liability	£5,000,000	Any one occurrence
Including **sub-limits of indemnity** for:		
Inefficacy Liability	£5,000,000	Any one occurrence
Products Liability	£5,000,000	Any one occurrence and in the aggregate
Pollution Liability	£5,000,000	Any one occurrence and in the aggregate
Accidental asbestos discovery	£1,000,000	Any one occurrence and in the aggregate including **defence costs**
Data protection	£500,000	Any one occurrence and in the aggregate including **defence costs**
Environmental statutory liability	£1,000,000	Any one occurrence and in the aggregate including **defence costs**
Legionella	£1,000,000	Any one claim and in the aggregate
Manslaughter **defence costs**	£1,000,000	Any one prosecution and in the aggregate (for both **defence costs** and prosecution costs combined)
Public relations expenses	£100,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£50,000	In the aggregate

Policy Condition: Sub-contractors insurance check (refer to section exclusion for full details)

Minimum limit of indemnity to be held by subcontractors	£5,000,000	Any one occurrence

Optional Extensions:	**Sub-limits of indemnity**	
Asbestos limited materials buyback	Not Selected	
Damage to that part worked upon - customers' premises	Not Selected	
Fidelity bonding any one employee and series limit (arising from one source or cause)	Not Selected	
Financial loss (Including products)	£500,000	In the aggregate
Loss of extinguishant in fixed fire extinguishers	Not Selected	
Loss of keys	Not Selected	
Misuse of telephones any one employee and series limit (arising from one source or cause)	Not Selected	
North America products	Not Selected	
Products and workmanship (rectifying defective work or defective products following injury or damage)	£5,000,000	Any one occurrence and in the aggregate including **defence costs**
Use of heat away	Not Selected	
Loss of metered water	Not Selected	
Temporary removal of customers' property for cleaning or treatment	Not Selected	
Trace and access	Not Selected	
Use of firearms, shotguns or air guns	Not Selected	

Section Excesses:	**Amount**	
Asbestos accidental discovery	£5,000	Each and every claimant
Work in or on **Server rooms and data centres**	£2,500	Any one occurrence
Guarding in or on building sites, car compounds or open cast mines	£1,000	Any one occurrence
Work on or involving sprinklers and wet risers	£2,500	Any one occurrence
Work resulting in escape of water	£1,000	Any one occurrence
Service indemnity (motor vehicle and contents property damage)	£500	Any one claim
Work involving underground services, excavation or underground cabling	£2,500	Any one occurrence
Libel, slander or defamation - excess due is percentage shown of claim value	10%	Any one occurrence
Any other work	£250	Any one occurrence

Optional Extensions Excess(es):	**Amount**	
Financial loss (including products)	£500 or 10% of the loss (whichever is greater)	Any one claim
Products and workmanship (rectifying defective work or defective products following injury or damage)	£250	Any one occurrence

Territorial limits:	Worldwide but excluding manual work in North America
Claim jurisdiction:	Worldwide but excluding manual work in North America
Policy Law and Jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:	Yes

Section:	Directors' and Officers' Liability	Not Insured

Section:	Professional Indemnity	Insured

	Limit of indemnity	
Professional Indemnity	£500,000	Any one claim and in the aggregate including defence costs
Including **sub-limits of indemnity** for:		
Loss of documents	£100,000	Any one claim and in the aggregate including defence costs
Pollution and contamination	£100,000	Any one claim and in the aggregate including defence costs
Public relations and crisis management services	£100,000	Any occurrence and in the aggregate
Retroactive date:		11/10/2024
Policy Condition: Subcontractors insurance check (refer to section for full details)		
Minimum limit to be held by subcontractors	£500,000	Any one claim and in the aggregate including defence costs

Optional Extensions:	**Sub-limits of indemnity**	
Accidental asbestos discovery	Not Insured	Any one claim and in the aggregate including defence costs
Asbestos limited material buyback including accidental discovery	Not Insured	Any one claim and in the aggregate including defence costs

Section Excess(es):	**Amount**	
Professional Indemnity	£2,500	Any one **claim including defence costs**
Professional indemnity: loss of documents	£250	Any one **claim including defence costs**

Territorial limits:	Worldwide excluding North America
Claim jurisdiction:	Worldwide excluding North America
Policy law jurisdiction:	The law of that part of the United Kingdom where the head office of the insured is located
Section subject to declaration adjustment:	No

Section:	Legal Expenses	Not Insured

Section:	Property All Risks	Insured

Premises	Unit 8-9, Station Yard, Station Road, Doncaster, DN10 6QD, United Kingdom

Contents Property Insured	Declared value	Uplift	Sum insured
Stock	£50,000	15%	£57,500
Electronic business equipment and computers	£15,000	15%	£17,250
Non-ferrous metals			Not Selected
Goods in transit			Not Selected
Portable electronic business equipment			Not Selected
Portable tools			Not Selected
Stock away from the premises			Not Selected
Machinery, plant and all other contents (including Tenant's Improvements)	£20,000	15%	£23,000
Rent payable			Not Selected
Total Contents	£85,000		£97,750

Buildings	Not Selected

Ancillary Coverage	Sub-Limit	
Breakdown of electronic business equipment and computers	£50,000	Any one occurrence and in the aggregate
Clothing and personal effects, any one person	£1,500	Any one occurrence
Exhibitions and trade fairs	£10,000	Any one occurrence
Glass	£2,500	Any one occurrence
Metered water or gas loss	£10,000	Any one occurrence
Personal accident assault - Death, total loss of use of one or more limbs, total loss of sight in one or both eyes and permanent total disablement	£25,000	Any one occurrence & maximum payable any one person
Trace and access	£25,000	Any one occurrence
Unauthorised use of electricity, gas or water	£25,000	Any one occurrence

Money	Limit	
Non-negotiable money	£250,000	Any one occurrence
Negotiable money, whilst on the premises during **business hours**, in transit or in a bank or night safe	£5,000	Any one occurrence
Negotiable money, whilst on the premises outside **business hours** and contained in a locked safe	£1,500	Any one occurrence
Negotiable money, whilst on the premises outside **business hours** and not contained in a locked safe	£500	Any one occurrence
Negotiable money, whilst contained in the private residence of the **insured** or an authorised **employee**	£500	Any one occurrence
Maximum negotiable money carryings per person in transit	£5,000	

Optional Extensions:	None selected

Section Excess(es):	Amount	
Stock	£250	Any one occurrence
Electronic business equipment and computers	£250	Any one occurrence
Machinery, plant and all other contents (including Tenant's Improvements)	£250	Any one occurrence

Territorial Limits:

Stock	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Electronic business equipment and computers	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man
Machinery, plant and all other contents (including Tenant's Improvements)	Great Britain, Northern Ireland, The Channel Islands And The Isle Of Man

Section: Floating Contents — Not Insured

Section: Business Interruption All Risks — Insured

	Maximum indemnity period	Sum insured on a 12-month basis
Gross Profit / Estimated Gross Profit	N/A	Not Selected
Gross Revenue / Estimated Gross Revenue	N/A	Not Selected
Rent Receivable	N/A	Not Selected
Increased Cost of Working	N/A	Not Selected
Additional Increased Cost of Working	12	£250,000
Outstanding Debit Balances		£150,000

Ancillary Coverage

Closure (by Authority due to notifiable disease, vermin, defective sanitation, murder, suicide)	£100,000	Any one occurrence
Contract sites (property at)	To the limit shown under Gross Profit / Gross Revenue / ICOW - whichever is greater	Any one occurrence
Customers (unspecified premises)	£100,000 or 10% of sum insured (whichever the greater)	Any one occurrence
Exhibition sites	As per sum insured	Any one occurrence
Prevention of access	£100,000	Any one occurrence
Public utilities	£100,000	Any one occurrence
Suppliers and storage sites (unspecified)	10% of sum insured	Any one occurrence

Territorial limits: Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

Section subject to declaration adjustment: No

Section:	**Contract Works**	**Not Insured**

Section:	**Fidelity Guarantee**	**Not Insured**

Section:	**Terrorism**	**Not Insured**

Section:	**Personal Accident**	**Not Insured**

Renewable Energy Policy Schedule

Insured:	GEN 2 CONSTRUCTION LTD
Trading Name(s):	
Including Subsidiary Companies:	None

Premium Breakdown

Employer's Liability	£1,946.70
Public and Products Liability (including inefficacy and optional extensions listed below)	£1,276.56
Financial loss (including products)	£0.00
Products and workmanship (rectifying defective work or defective products following injury or damage)	£0.00
Professional Indemnity	£656.42
Property All Risks - DN106QD	£311.75
Business Interruption	£572.03
Premium (excluding IPT)	£4,763.46
IPT/tax	£571.61
Total	£5,335.07

Endorsements

This schedule sets out additional clauses that form part of the policy. The undernoted clauses amend the Section and/or clause stated and is each otherwise subject to the terms and conditions of this policy.

Your specific endorsements:

Code **Endorsement Wording**

Increased excess specific circumstance

Section - Property All Risks

The following clause is incorporated into and forms part of Exclusion - Excess to Section - Property All Risks:

In respect of Theft and Attempted Theft the excess is GBP1000.

Clause: 90617 170121

80008 **Excluded cover - building cladding systems**

Section - Professional Indemnity

Cover in respect of Section - Professional Indemnity excludes any and all activities or advice relating to building ***cladding*** systems including the completion or agreement of EWS1 forms.

Definition

For the purpose of this endorsement Cladding shall mean;

Any ***aluminium composite panels*** (and any associated core/filler and insulation material) and/or any ***equivalent external wall systems*** (and any associated core/filler and insulation material).

Furthermore and for the purpose of this endorsement, the following definitions will apply:

Aluminium composite panels means aluminium composite material including rainscreen cladding.

Equivalent external wall systems means those external wall systems used for the same or similar purposes as ***aluminium composite panels***.

Clause: 90307 170121

80007 **Output and performance**

Section - Professional Indemnity

Solely as regards to Section - Professional Indemnity, the following exclusion is added to and incorporated in this policy.

Output and performance

We will not pay any ***claim***, alleged ***claim***, liability, loss or ***defence costs*** directly or indirectly arising out of the failure to meet contractual requirements relating to efficiency output, performance or durability unless

such failure relates to an unintentional error or omission in connection with detailed design and / or detailed specification of the works.

Clause: 90303 170121