

Electrical & Ventilation, Air Conditioning and Refrigeration Policy Schedule

Policy Number:	10014100EC	Policy Wording Reference:	ec190125
Period of Insurance:	From: 26/06/2025 To: 25/06/2026 both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.		
Effective From:	26/06/2025	Date Issued:	24/06/2025
Reason for Issue:	Renewal		
Contract Parties			
Insured:	DP Electrical Specialists Limited		
Including Subsidiary Companies:	None		
Address:	10 Hadrian Court Sherburn In Elmet Leeds LS25 6QB United Kingdom		
Business Description:	Electrical Contractors including Fire and Security alarm Installation, Solar PV Installation along with supply of products.		
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](#)
For Legal Expenses provider and wording changes please see the [Notice of Change](#)

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
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	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:		No

Section:	Public and Products (including inefficacy) Liability	Insured
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	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
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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	£75,000	In the aggregate
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
Loss of keys	£250	Any one occurrence
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:		No

Section:	Directors' and Officers' Liability	Not Insured
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Section:	Professional Indemnity	Insured
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	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:		18/06/2012
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: Cyber and Data Security Not Insured

Section: Legal Expenses Insured

Legal Expenses - All Standard clauses	Limit of indemnity £250,000	Each and every claim arising from the same originating cause
Including sub-limits of indemnity for:		
Compensation awards	£1,000,000	Any one period of insurance
Crisis communication	£25,000	Each and every claim arising from the same originating cause
Section Excess(es):	Amount	
Not applicable	£0	
Territorial limits: Standard clauses 6 Legal defence and 12 Contract & debt recovery:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, European Union, Norway and Switzerland	
All other Standard clauses under Legal Expenses section:	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands	
Claim jurisdiction:	See Legal Expenses section Territorial Limits above	
Policy law jurisdiction:	All legal instruments, bodies and rules referred to within this Section of the policy shall include the equivalent in Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands and any subsequent amendment or replacement. This Section of the policy will be governed by English law.	

Section: Property All Risks Insured

Premises	10 Hadrian Court, Sherburn In Elmet, Leeds, LS25 6QB, United Kingdom		
Contents Property Insured	Declared value	Uplift	Sum insured
Stock			Not Selected
Electronic business equipment and computers			Not Selected
Non-ferrous metals			Not Selected
Goods in transit			Not Selected
Portable electronic business equipment	£2,000	15%	£2,300
Portable tools	£2,500	15%	£2,875
Stock away from the premises			Not Selected
Machinery, plant and all other contents (including Tenant's Improvements)			Not Selected
Rent payable			Not Selected
Total Contents	£4,500		£5,175
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	
Portable electronic business equipment	£250	Any one occurrence
Portable tools	£250	Any one occurrence

Territorial Limits:	
Portable electronic business equipment	Worldwide excluding North America
Portable tools	Worldwide excluding North America

Section: Floating Contents Not Insured

Section: Business Interruption All Risks Not Insured

Section: Contract Works Insured

Property Insured	Limit of liability	
Contract Works	Not Selected	N/A
Temporary buildings, plant and other property	Not Selected	N/A
Hired-in plant and equipment	Not Selected	N/A
Personal effects and tools	£2,500	Any one occurrence
Personal effects and tools limit per employee	£5,000	Any one occurrence

Ancillary Coverage		
Architects', surveyors' and other fees incurred in reinstatement – being part of and not additional to the above; sub-limit of liability:	Not Selected	N/A
Continuing plant hire charges	£100,000	Any one occurrence
Local authority reinstatement requirements	Not Selected	N/A

Location of source of the escape of water	£25,000	Any one occurrence and in the aggregate
Replacement of locks for constructional plant	£500	Any one occurrence

Section Excess(es):	Amount	
Subsidence, ground heave, landslip or collapse	N/A	Any one occurrence
Loss or damage to employees' personal effects and tools	£50	Any one occurrence
Contract works: every other claim	N/A	Any one occurrence

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

Section subject to declaration adjustment

Section: **Fidelity Guarantee** **Insured**

Category of Person Insured	Limit of liability	Limit of liability
Any one employee, series limit (arising from one source or cause) and limit for all employees during the period of insurance	£100,000	Any one occurrence and in the aggregate

Section Excess(es):	Amount	
Fidelity Guarantee	£500	Any one claim

Territorial limits:	Worldwide excluding North America
Claim 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: Terrorism Not Insured

Section: Personal Accident Insured

Insured Persons	All directors, partners and employees
Accumulation limit	£100,000
Benefits	
Schedule of compensation	Not exceeding the limit of indemnity per insured person
Death	£10,000
Permanent total disablement	£10,000
Quadriplegia	£10,000
Paraplegia	£10,000
Total loss of sight in both eyes	£10,000
Total loss of speech	£10,000
Total loss of hearing in both ears	£10,000
Loss of limb(s) (one or more)	£10,000
Total loss of sight in one eye	£10,000
Territorial limits:	Worldwide excluding North America
Claim 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

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Insured: DP Electrical Specialists Limited
Trading Name(s):
Including Subsidiary Companies: None

Premium Breakdown

Employer's Liability	£453.00
Public and Products Liability (including inefficacy and optional extensions listed below)	£778.78
Financial loss (including products)	£0.00
Loss of keys	£23.05
Products and workmanship (rectifying defective work or defective products following injury or damage)	£0.00
Professional Indemnity	£590.78
Legal Expenses	£82.13
Property All Risks - LS25 6QB	£127.68
Contract Works, Plant & Tools	£67.72
Fidelity Guarantee	Included
Personal Accident	£37.82
Premium (excluding IPT)	 £2,137.91
IPT/tax	£256.55
Total	£2,394.46

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
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
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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