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| Company Logo |  |

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| **Confirmation of Cover**Hi gary, thank you for using Trade Direct Insurance to purchase your insurance.Your payment reference number is: **49375319**.We can confirm that your policy will run from **11/May/2012** for 12 months. We will contact you again approximately one month before your policy is due for renewal next year.You can view your policy and the associated documents in your [My Trade Direct](http://www.tradedirectinsurance.co.uk/MyTDI_Policies.aspx) area. |
| **Tradesman Liability Insurance****Cover Details**

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| Public Liability limit of indemnity: |   | £2,000,000 |

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| Main Trade: |   | Electrical contractor (Domestic & Light Commercial) |

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| Years Experience: |   | 3 years or more |

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| Years Claims Free: |   | less than 1 year |

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| Additional trade: |   | Electrical contractor (Domestic & Light Commercial) |

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| Solar Panel Work: |   | No |

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| Cover Start Date: |   | 11/May/2012 |

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**Business Type and Manual Workers**

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| Business Type: |   | Sole Trader |

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| Employees: |   | 0 |

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| Trainees: |   | 0 |

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**Your Details**

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| Company Name: |   | Orrell Electrics |

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| Title: |   | Mr |

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| First Name: |   | gary |

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| Surname: |   | price |

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| Date of birth: |   | 07/Mar/1974 |

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| Phone: |   | 07894 272875 |

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| Mobile: |   | 07894 272875 |

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| --- | --- | --- |
| Email: |   | orrellelectrics@hotmail.co.uk |

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**Optional Extensions****Personal Accident and Jury Service Cover**

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| Full name: |   | Mr gary price |

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| Date of birth: |   | 07/03/1974 |

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| - Personal Accident Level Of Cover: |   | Not Required |

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| - Jury Service Required: |   | No |

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| - Declared illness or disability history: |   | No |

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**Declarations**

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| Eligibility Statements: |   | I confirm that all of the statements are TRUE |

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**About Your Business****Business**

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| Line1: |   | 34 Haddon Avenue |

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| Line2: |   |  |

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| Postal Town: |   | Liverpool |

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| County: |   | Merseyside |

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| Postcode: |   | L9 3BR |

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**Staff and Financial Questions**

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| Employ Clerical Staff: |   | No |

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| Employ Bona Fide sub contractors: |   | No |

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**Promotional Code**

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| Promo Code: |   |  |

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**Cover and Premiums**

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| Insurer: |   | Zurich Insurance plc |

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| Insurance Cover: |   | Tradesman Liability Insurance |

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| Public Liability Premium: |   | £80.71 |

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| Public Liability Cover Excess: |   | £250.00 |

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| Optional Extension Excesses: |   | Policy excesses as per standard policy |

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| Tools Cover Premium: |   | £1,000 Included Free |

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| Number of people with Tools Cover: |   | 1 |

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| Insurance Premium: |   | £80.71 |

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| Insurance Premium Tax: |   | £4.84 |

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| Standard Arrangement Fee: |   | £15.00 |

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| Arrangement Fee Web Refund: |   | -£15.00 |

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| Payment Method Fee: |   | £0.00 |

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| Total Annual Premium: |   | £85.55 |

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**Endorsements That Apply To This Policy**

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| Endorsements: |   | (009) **Properties Covered**The indemnity provided by Section 1 (Employers' Liability) and Section 2 (Public/Products Liability) of this policy will not apply to legal liability arising out of any work other than in respect of private dwellings, shops, offices, public houses, guest houses, hotels, schools, restaurants and take-aways.(0132) **Excluding work involving aerial erection**This section of the policy does not cover any claim or claims arising in connection with the erection of external aerials.(200) **Excluding the failure to perform**This policy does not cover any claim or claims arising out of the failure (or partial failure) of any alarm system or component thereof supplied by you or which form part of any work that you have completed failing to perform as intended or expected.(ZTHAZ) **Hazardous Works**This policy does not cover any claim or claims arising in connection with: a) piling, quarrying or the use of explosives b) tunnelling, water diversion, pile driving, dam construction or work within or behind dams c) any work of demolition except demolition carried out by employees in your direct service: i) of private dwellings and/or shops consisting of not more than 2 floors (including the ground floor) and attic ii) of other structures not exceeding 4 metres in height as part of a road or sewer contract undertaken by you d) the construction, alteration or repair of towers, steeples, chimney shafts, viaducts, bridges or docks. e) the making of main sewers f) any work outside the European Union(ZTHEAT) **Use of Heat**It is a condition precedent to our liability under this section of the policy that the following precautions are complied with on each occasion of the use of or application of heat taking place elsewhere than at your own premises: a) Application of heat by means of electric oxyacetylene or other welding or cutting equipment or angle grinders, blow lamps, blow torches, hot air guns or hot air strippers i. The area in the immediate vicinity of the work (including in the case of work carried out on one side of a wall or partition, the opposite side of the wall or partition) must be cleared of all loose combustible material; other combustible material must be covered by sand or over-lapping sheets or screens of non combustible material. ii. At least one adequate and appropriate portable fire extinguishers, in proper working order, must be kept in the immediate area of the work being undertaken and used immediately smoke or smouldering of flames are detected iii. A fire safety check of the working area within a radius of 15 metres must be made after the completion of each period of work and immediate steps taken to extinguish any smouldering or flames discovered. iv. Blow lamps and blow torches must be filled in the open and must not be lit until immediately before use and must be extinguished immediately after use. v. A person must be appointed by you to act as an observer to watch for signs of smoke or smouldering of flames Sub-paragraph v) does not apply to the application of heat by means of blow lamps, blow torches hot air guns or hot air strippers. b) Use of asphalt, bitumen, tar, pitch or lead heaters i. The heating must be carried out in the open in a vessel designed for the purpose and, if carried out on a roof, the vessel must be placed on a non-combustible heat insulating base. |

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