

HSB Annual Construction Insurance (e-trade)

Policy schedule

This schedule replaces any previous schedule which may have been issued or reissued to you.

This schedule should be read with your policy document which contains the full policy terms and conditions. Your schedule contains some of the information you supplied to us as set out in your quotation/statement of fact together with the details of the cover you requested.

Please check, to the best of your knowledge and belief, that the information in this schedule is correct. If any details in this schedule are incorrect or you have any questions about the policy or cover, contact the person who arranged the insurance or contact us. You can find the contact details for your local HSBEIL office on the website at www.hsbeil.com.

You must tell us as soon as possible if any of the information you have provided is incorrect or changes and we will assess if that change affects the terms of your insurance, including the premium. If the information in the schedule is not correct then that may affect any claim you make or could result in your policy being treated as though it never existed. If you are in any doubt as to what you need to tell us please contact the person that arranged this insurance for you, or us.

Any words or phrases which appear in bold will have either the meaning that is shown in the 'Definitions' section of the policy or it is a heading to help you find the information you need.

Your policy details	
Policy number	CIA004534ACT
Schedule effective date	05/08/2026

Your details	
The insured (you)	Arc Construction (Northampton) Ltd
Business description	Builder
Business address	28 Rushmere Road, Northampton, Northamptonshire, United Kingdom, NN1 5RY
Territorial limits	United Kingdom, Channel Islands and Isle of Man

HSB Engineering Insurance Limited

Period of insurance	
From	05/08/2026
To	02/08/2027
Renewal date	03/08/2027

Premium details for this transaction	
Details	Total amount due
Insurance premium	£0.00
UK IPT	£0.00
Total	£0.00

Minimum retained premium
Please see the general condition – 'Declarations and adjustment of premium'. The 'minimum retained premium' for all sections is 75% of the original premium charged.

Policy cover

The sections of cover applicable to this insurance have a **sum insured** or a **limit of liability** shown. Any section shown as 'Not insured', means that you do not have that cover.

Policy
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Section 1 Contract works

What we will pay for	Sum insured
Contract works including • Maintenance cover • Completed buildings pending sale • Professional fees • European Union and local authorities' legislation	£1,200,000

Description of contracts
All contract works undertaken by you in connection with the following trade activities and subject to the maximum contract price and maximum contract period shown below. Trade activities: Construction of new build - Private dwelling houses (excluding timber frame) Extension to an existing building Building fit out including carpentry, flooring, glazing, tiling and shop fitting

Estimated contract turnover	
Annual turnover (or contract spend or revenue spend)	£1,500,000

Contract limits	
Maximum contract price	£1,200,000
Maximum contract period	24 months

Maintenance cover	
Maintenance cover option	Extended
Maintenance period	12 months

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Testing and commissioning cover	
Testing and commissioning period	Not Insured

Excess	
Each occurrence	£1,000

Section 2 Contractors' plant - owned

What we will pay for	Sum insured
Damage to contractors' plant	Not Insured

Current market value	
Total current market value of all contractors' plant - owned	Not Insured

Excess	
Each occurrence	Not Insured

Section 3 Contractors' plant – hired in

What we will pay for	Limit of liability
	The limit of liability shown below is the most we will pay for damage arising from each occurrence .
Your legal liability to the extent required by the hiring agreement for damage to the hired in contractors' plant and continuing hire charges following damage to the hired in contractors' plant	Not Insured

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Annual hire charges	
The amount declared by you which represents estimated annual hire charges for contractors' plant during the period of insurance	Not Insured

Excess	
Each occurrence	Not Insured

Section 4 Employees' tools and personal effects

What we will pay for	Sum insured (current market value)
Damage to employees' tools and personal effects whilst on the contract site	Not Insured
Limit per employee	Not Insured

Excess	
Each occurrence	Not Insured

HSB Engineering Insurance Limited

Endorsements

HSB Engineering Insurance Limited, registered as a company in England and Wales: 02396114, with its registered office situated at Chancery Place, 50 Brown Street, Manchester M2 2JT. Registered as a third country branch in Ireland: 906020, with its registered branch office situated at The Reflector, East Wing, 8 Hanover Quay, Dublin 2, D02 R573. HSB Engineering Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, and is authorised and regulated by the Central Bank of Ireland as a third country branch in the Republic of Ireland.