

## Schedule - Tradesman Insurance *Silver*

<b>The Insured</b>	Pierson Heating Ltd
<b>The Insured's Business</b>	Plumbing- Heating- Air Conditioning or Ventilation
<b>The Insured's Postal Address</b>	32 St. Helens Crescent Hove  BN3 8EP
<b>Policy Number</b>	CU880513/100860
<b>Effective Date</b>	12/08/2025
<b>Date of Issue</b>	12/08/2025
<b>Period of Insurance</b>	12/08/2025 to 11/08/2026
<b>Renewal Date</b>	12/08/2026
This schedule is part of the policy bearing the above policy number and document reference number(s) as identified below.	

<b>Premiums</b>	<b>Premium</b> £423.46
	<b>Insurance Premium Tax</b> £50.81
	<b>Total Premium including IPT</b> £474.27

Sections	Section	Effective Date	Document Ref.
	Public and Products Liability	12/08/2025	ZCYB506AA
	Professional Indemnity	Not Operative	
	Personal Tools	Not Operative	
	Personal Accident	Not Operative	
	Employers' Liability	12/08/2025	ZCYB498AA
	Contract Works	Not Operative	
	Owned Plant	Not Operative	
	Hired-in Plant	Not Operative	
	General Terms and Conditions		ZCYB506AA

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## Public and Products Liability

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Limits of Liability	Public Liability	£2,000,000 any one incident
	Products Liability	£2,000,000 any one incident
	Pollution & Contamination	£2,000,000 in the aggregate
Excess	<i>You</i> will pay the amount shown below of the cost of each and every occurrence of damage:  £500 in respect of all damage	
Total number of Principals	0	
Total number of Partners	0	
Total number of Directors	1	
Total number of Employees	0	
Total number of Trainees	0	
Temporary Employees	Included	

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### Public Liability Endorsements:

The Public Liability cover is subject to the endorsement/s shown below and overleaf:

#### 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 Great Britain, Northern Ireland, the Channel Islands, the Isle of Man and the European Union

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## Public Liability Endorsements continued:

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### Use of Heat

It is understood and agreed that the Policy Wording Special Condition *Use of Heat* is amended to read as follows:  
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 must be made approximately 60 minutes 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.

### Temporary Employees

The indemnity provided under this section extends to apply in respect of temporary **employees** (subject to Employers Liability being shown as operative in the policy schedule). Cover under this extension is subject to a maximum of 100 days worked in total by all temporary **employees** in any one period of insurance.

This extension of cover does not remove the need to declare changes in manual/non-manual **employees** as required by Condition Precedent to Liability.

### Bona-Fide Sub-Contractors Endorsement

It is a condition precedent to **our** liability under this policy that in respect of all bona fide subcontractors engaged by or on behalf of **you**, written evidence shall be obtained prior to work commencing that such subcontractors hold a valid Public liability policy for an indemnity limit of not less than the limit of indemnity afforded under this policy which remains in force throughout the period of the subcontract, having regard to the renewal date of said policy.

#### **Plumbing, Heating, Air Conditioning or Ventilation:**

##### **019 Private Dwelling Limitation**

The indemnity provided by 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.

##### **204 Loss of Keys Extension**

This policy extends to cover **you** in respect of all sums which **you** shall become legally liable to pay in the event of **you** losing keys while such keys are in **your** custody and control for the purpose carrying out **your business** and such loss necessitates the replacement changing or alteration of locks not belonging to **you**. **We** will also pay for additional temporary protection to the **premises** of such customers.

##### **190 Financial Loss Extension**

This policy extends to cover **you** in respect of:

- a) all sums which **you** shall become liable in tort to pay as compensation (and claimants costs and expenses incurred in connection therewith) in respect of claims for financial loss first made in writing against **you** arising out of **your business** and notified to **us** during or within 30 days of the expiry of the same period of insurance
- b) costs and expenses in connection therewith incurred with **our** written consent.

For the purpose of the cover provided by this extension, the term 'financial loss' shall mean a pecuniary loss, cost or expense incurred by any person other than **you** or one of **your** directors or **employees** as a result of:

- i) defect in **products**, and/or
- ii) work carried out negligently by or on behalf of **you**

Provided always that:

- 1. **our** liability under this extension shall not exceed £100,000 in any one period of insurance
- 2. in respect of any claim for which indemnity is provided by this extension, **you** shall pay 10% of such claim or £500 whichever is the greater
- 3. the indemnity provided by any Cross Liability extension to this section of the policy shall not apply to this extension
- 4. this extension is subject to the terms, conditions, limitations and exclusions of this policy insofar as they can apply, in addition to the following exclusions.

The cover granted by this extension of cover does not include:

- a) the cost of replacing, reinstating, rectifying, repairing, removing, recalling, improving or guaranteeing the performance of **products** or any work carried out by or on behalf of **you**
- b) any claim for diminution in value of **products** or any work to which this extension applies
- c) liability arising from libel, slander, infringement of patent, copyright, trademark or trade name, breach of anti-trust laws
- d) liability arising from any act of fraud or dishonesty
- e) liability arising from non performance, non completion, delay, financial default or insolvency
- f) liability arising out of professional advice or professional negligence
- g) liability arising from a deliberate act or omission of **you** where the financial loss could reasonably have been foreseen by **you** having regard to the nature and circumstances of such act or omission
- h) liability arising out of circumstances known to **you** at the commencement of this extension
- i) liability which attaches by virtue of a contract unless such liability would have attached in the absence of such contract
- j) liability arising from **products** knowingly exported from Great Britain, Northern Ireland, the Channel Islands or the Isle of Man, or work carried out by or on behalf of **you** elsewhere than within Great Britain, Northern Ireland, the Channel Islands or the Isle of Man
- k) liability arising from personal injury or loss of or damage to material property or obstruction, trespass, nuisance or interference with pedestrian, road, rail, air or waterbourne traffic.

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## Professional Indemnity

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Limit of indemnity	Not Operative
Excess	

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## Personal Tools

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Limits of Liability	Not Operative
Excess	

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# Personal Accident

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Table of benefits	If accidental bodily injury shall be the sole and direct cause of:	
	1. Death	Not Operative
	2. Loss of one or more limbs	Not Operative
	3. Total and irrecoverable loss of all; a. sight of one or both eyes, b. speech c. hearing in one or both ears (see Policy provisions)	Not Operative
	4. Total inability to attend to any occupation or profession which, 104 weeks after the injury, is proved to our satisfaction to be permanent	Not Operative
	5. Total inability to attend to the person/s insured's usual occupation or business (see Policy provisions)	Not Operative
Lower age limit	16 years	
Upper age limit	70 years	

**Endorsements**

**1. Scope of cover - Bodily injury during usual occupation or business**  
This section does not apply to death, injury, loss or disablement sustained away from the person/s insured's usual occupation or business except whilst in transit thereto or there from.

The cover provided by this Policy shall only apply in respect of the number of persons specified in the schedule. **You** must tell us of any changes after the start of this insurance.

**0076a Power-driven woodworking machinery**  
For the purposes of 'what is not insured' under the Personal Accident section of this policy power-driven woodworking machinery shall mean fixed power-driven woodworking machinery used at **your** own **premises**.  
For the avoidance of doubt portable powered woodworking machinery such as circular saws, jig saws, drills, routers, orbital sanders or belt sanders used away from **your** own **premises** on contract sites shall not be considered power-driven woodworking machinery under this section

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## Employers' Liability

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Limit of liability	£10,000,000 any one incident
Total Number of Directors	1
Total Number of Employees	0
Total Number of Trainees	0
Temporary Employees	Included

### Temporary Employees

The indemnity provided under this section extends to apply in respect of temporary **employees** (subject to Employers Liability being shown as operative in the policy schedule). Cover under this extension is subject to a maximum of 100 days worked in total by all temporary **employees** in any one period of insurance.

This extension of cover does not remove the need to declare changes in manual/non-manual **employees** as required by Condition Precedent to Liability.

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## Contract Works

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Limits of liability	Not Operative
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Excess

Endorsements

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**Owned Plant**

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Limits of liability      Not Operative

Excess

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**Hired-in Plant**

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Limits of liability      Not Operative

Excess





# Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of this certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy No.	CU880513/100860
1. Name of policy holder	Pierson Heating Ltd
2. Date of commencement of insurance policy	12/08/2025
3. Date of expiry of insurance policy	12/08/2026

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million

Signed on behalf of Zurich Insurance Company Ltd (Authorised Insurer).

Tim Bailey  
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

## Notes

- (a) Where the Employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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